

Page	Chapter/Table	Particulars	For	Read
1	2	3	4	5
47.	Item 6-2 Analyses of nutrition content.	Para 1, item 1	Calories	Caloric.
50.	Table 7-2 . . .	Under Col. 2	30	<30
55.	Chapter 8 . . .	Item 9 last line	burable	· durable
57.	Table 9-1 . . .	Under Col. 2	60	<60
57.	Ditto . . .	Under Col. 3	60—120	60—<120
	Ditto . . .	Under sub-heading (c) item (i) Col. 5	67·41	—67·41
58.	Table 9-2 . . .	Col. 2 & 3 below sub-heading 'monthly family income (Rs.)'	60 60—120	<60 60—<120
61.	Table 11-1 . . .	2nd Col. against Independent building	0·34	0·84
72.	Chapter 12 . . .	1st para 2nd line	reference	reference
74.	Table 13-1 . . .	2nd Col. against Assets.	717·78	713·78
75.	Table 13-1 contd. . .	2nd Col. against Land	20·78	20·78
75.	Ditto . . .	5th Col., against Building	88·05	38·05
75.	Ditto . . .	Last line 5th Col. against "Total number of reporting families."	129	120
83.	Appendix II . . .	5th Col., against "Suji/Rawa"	0·0	0·04
84.	Appendix II-contd.	5th Col., sub-heading condiments and spices, against Jira.	0·00	0·04
		against Clove	1·74	0·00
		against Mixed spices	—	1·74
93.	Appendix II-contd.	Last line against sub-total education and reading, 5th Col.	3·41	3·14



REPORT
ON
FAMILY LIVING SURVEY
AMONG INDUSTRIAL WORKERS
1958-59

MONGHYR-JAMALPUR

LABOUR BUREAU
MINISTRY OF LABOUR, EMPLOYMENT AND
REHABILITATION
(DEPARTMENT OF LABOUR AND EMPLOYMENT)
GOVERNMENT OF INDIA

PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Monghyr-Jamalpur centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

(i)

5. The primary responsibility of drafting this report developed on Shri Satnam Dass, Assistant Director, assisted by Shri A. Azim, Investigator Grade I, under the guidance and supervision of Shri K. N. Vali, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

Labour Bureau,
Cleremont, Simla-4,
Dated the 31st January, 1967.

K. C. SEAL
Director.

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PART I
(FAMILY BUDGET)

CHAPTER 1

SCOPE AND METHOD OF THE SURVEY

1.1. *Family living study*

Family living studies aim at collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget surveys, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys can be food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys, laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy making in connection with socio-economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the UN Committee of Experts on International Definition and Measurements of Standards and Levels of Living 1954*.

- (i) Health, including demographic conditions ;
- (ii) Food and nutrition ;
- (iii) Education, including literacy and skills ;
- (iv) Conditions of work ;
- (v) Employment situation ;
- (vi) Aggregate consumption and savings ;
- (vii) Transportation ;
- (viii) Housing, including household facilities ;
- (ix) Clothing ;
- (x) Recreation and entertainment ;
- (xi) Social security ; and
- (xii) Human freedoms.

* Report on International Definition and Measurements of Standard and Levels of Living U.N., 1954.

In conducting the family living surveys in this country during 1958-59, *inter alia*, in Monghyr-Jamalpur, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2. *Description of the survey*

Monghyr-Jamalpur was one of the centres where family living surveys were conducted during 1958-59. This survey in Monghyr-Jamalpur was part of an integrated scheme of family living surveys among industrial workers at 50* important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys are being published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Monghyr-Jamalpur centre presented in this Report.

1.21. *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Govt. of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) were entrusted to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

1.22. *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons :

- (i) Generally related by blood and marriage or adoption;
- (ii) Usually living together and/or served from the same kitchen; and
- (iii) Pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families.

* The list of 50 centres is given in Appendix I.

within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act., 1952, or the Plantations Labour Act, 1951 as the case may be. The survey in Monghyr-Jamalpur, which was a factory centre, covered families deriving a major part of their income from manual work in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour and not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

1.23. Design of survey

Two types of sampling methods, *viz.*, tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, *viz.*, the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed the pay-roll sampling became operationally more convenient and economical.

On the basis of a preliminary survey conducted in December, 1957-February, 1958, it was decided to adopt pay-roll sampling at Monghyr-Jamalpur centre and the list of registered factories in respect of Jamalpur and Monghyr for the year ending 1957, including those registered under section 85(I) of the Act, was used as the sampling frame. In all, ninety one factories were covered.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work-load manageable by an Investigator and the required precision of weights to be derived from Schedule 'A' for Consumer Price Index Numbers. The sample size for Monghyr-Jamalpur determined and finally covered was 480 families for Schedule 'A' and 120 for Schedule 'B'. No surveyed family was excluded at the tabulation stage.

The two samples drawn for Schedule 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled family would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly, so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage group-of establishments were selected and in the next stage workers were selected. The four big factories—Imperial Tobacco Co., Monghyr Printing Factory, Locomotive and General Works and Power House and Electric workshop which together accounted for about 96 per cent. of the workers in the centre, constituted stratum 1. The remaining factories constituted stratum-2. In stratum 1, 2 independent

samples of 12 factories each were selected systematically with probability proportional to size (size being the number of workers) and allotted to the 12 months of survey. In stratum 2, the factories were arranged by industries and within each industry by towns. Clusters of 3, 4 or 5 factories each were formed by grouping together nearby factories in this arranged list in such a way that each cluster contained a sizeable number of workers. Two independent systematic samples of 12 clusters each were drawn from the list with probability proportional to size (size being the number of workers).

The ultimate sampling unit, a working class family, was selected through the pay-rolls of establishments at the second stage of sampling. The up-to-date and complete lists of workers entered in the pay-rolls of each sampled establishment were drawn up. Within each establishment any available arrangement by sections grades or types of work was retained and from the pay-rolls of establishments in a cluster, a simple systematic sample of 25 workers was drawn, of which 5 workers were selected by simple random sampling for Schedule 'B' (Level of Living) and the remaining 20 were taken for Schedule 'A' (Family Budget).

1.24. *Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period of working class family living survey at Monghyr-Jamalpur centre was July, 1958 to September, 1959. The period was more than 12 months because of non-availability of some of the selected households during the time of enquiry.

1.25. *Method of survey*

The "Interview Method" was followed for the collection of data, as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires, or to maintain accounts. Moreover, the questionnaires covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

1.26. *Difficulties in the collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. Because of the lengthy questionnaire, however, the sampled workers sometimes felt impatient while answering questions. It took three to four hours to complete schedule 'A'. The detailed itemised break-down of consumption and expenditure in many of the blocks, e.g. clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest were specially irksome. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

CHAPTER 2

ECONOMIC BACKGROUND OF THE CENTRE

2.1. *Introductory*

Monghyr and Jamalpur are two important industrial centres in the District of Monghyr. The location of loco workshop and tobacco factories has put those towns on the industrial map of India.

2.2. *Population*

The following table shows the growth of population in Monghyr-Jamalpur from 1901 onwards.

TABLE 2·1

Year	Population	Decennial percentage increase
1	2	3
1901*	49,809	—
1911	67,439	35·40
1921	71,652	6·25
1931	83,209	16·13
1941	1,02,551	23·25
1951	1,18,520	15·57
1961**	1,46,807	23·87

2.3. *Working Class areas and Markets*

The working class population in Monghyr-Jamalpur was reported to be concentrated in the towns of Monghyr and Jamalpur and the markets patronised predominantly by them were Monghyr and Jamalpur. These markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for the centre.

2.4. *General characteristics of working class population—survey results*

2.4.1. *Industries*

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Monghyr-Jamalpur was about 16 thousand. The estimated number of employees in these families was about 17 thousand. A distribution of these employees by industries and in each industry by sex and adults/children is given in table 2.2. In Column 7, the average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

*Figures for the years 1901 to 1951 taken from Census of India, Vol. V, part II-A, page 19.

**Figures for the year 1961 taken from Census of India 1961, Paper No. 1 of 1962, page 174.

TABLE 2.2

Distribution of employees (including apprentices) by industries and other details

Industry	Percentage distribution of employees by sex and adults/children				Total No. of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Manufacture of cigars and cheroots, cigarettes and cigarette products.	97.83	2.17	—	100.00	2,277	105.20	47
Manufacture of tobacco products—rest.	100.00	—	—	100.00	136	82.97	18
Printing and publishing . . .	100.00	—	—	100.00	713	163.22	48
Manufacture, assembling and repairing of locomotives.	99.63	—	0.37	100.00	11,637	117.24	301
Generation and transmission of electric energy.	100.00	—	—	100.00	750	119.90	46
Rest	89.40	8.30	2.30	100.00	1,932	78.31	109
All	98.30	1.20	0.50	100.00	17,484	124.82	564
Number of employees (unestimated*).	554	8	2	564	—	—	—

Of the total employees, about 67 per cent. were employed in manufacture, assembling and repairing of locomotives. The proportion of women and children (up to the age of 14 years) was very small.

The average monthly income per employee from paid employment was Rs. 124.82, the highest (Rs. 195.20) being in industries engaged in the manufacture of cigars and cheroots, cigarettes and cigarette products.

2.42. Occupation

Table 2.3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

* Unestimated figures stand for sampled totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part 1 of the Report. Where nothing is mentioned, the figures should be taken as "estimated figures."

TABLE 2.3

Distribution of employees (including apprentices) by occupation and other details.

Occupation	Percentage distribution of employees by sex and adults/children				Total Number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Furnacemen, rollers, drawers, moulders and related metal making and treating workers.	100-00	—	—	100-00	1,900	111-24	50
Tool makers, machinists, plumbers, welders, platers and related workers.	99-32	—	0-68	100-00	6,456	133-52	184
Compositors, printers, engravers, bookbinders and related workers.	100-00	—	—	100-00	781	179-64	48
Cigarette machine operators	100-00	—	—	100-00	296	171-40	6
Tobacco preparers and product makers—rest.	100-00	—	—	100-00	296	167-33	7
Labourer—not elsewhere classified.	100-00	—	—	100-00	2,834	109-69	84
Rest	94-88	4-22	0-90	100-00	4,921	113-30	190
All occupations	98-30	1-20	0-50	100-00	17,484	124-82	564
Number of Employees (unestimated).	554	8	2	564	—	—	—

About 37 per cent. of the total employees were employed as tool makers, machinists, welders, platers and related workers; 11 per cent. as furnacemen, rollers, drawers, moulders and related metal making and treating workers; 4 per cent. as compositors, printers, engravers, book-binders and related workers; and about 16 per cent. as labourers not elsewhere classified.

The average monthly income from paid employment per employee was higher than the overall average in case of compositors, printers, engravers, book-binders and related workers, cigarette machine operators; tobacco preparers and product makers—rest and tool makers, machinists, plumber, welders, platers and related workers.

2.43. Nature of employment and type of settlement

Table 2.4 gives the percentage distribution of employees by number of days worked during the month classified by (a) regular and casual employment and (b) settled or not-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked.

Number of days worked during the month	Percentage distribution of employees by					Number of employees (unestimated)
	Nature of employment			Type of settlement		
	Regular	Casual *	All	Settled	Not settled	
1	2	3	4	5	6	7
0	—	42.36	2.34	—	13.64	15
1—7	0.32	—	0.30	0.36	—	2
8—15	2.30	19.02	3.22	2.84	5.05	15
16—19	9.02	3.06	8.09	7.97	12.18	41
20—23	24.50	9.74	23.68	23.60	24.08	128
24—27	51.06	24.22	49.59	52.09	37.50	305
28—31	12.80	1.00	12.18	13.14	7.55	58
Total	100.00	100.00	100.00	100.00	100.00	564
Percentage to total	94.48	5.52	100.00	82.86	17.14	—
Number of employees (unestimated).	505	59	564	456	108	—

Of the total employees, 94 per cent. were regular and the remaining about 6 per cent. were casual. Roughly 83 per cent. of the employees had settled down at the centre.

2.44. Family income

The average monthly income per family of the population surveyed was Rs. 149.83. The estimated distribution of families in different income classes is given in table 2.5.

TABLE 2.5

Distribution of families by monthly family income

Monthly family income	Percentage of families to total
Less than Rs. 30	0.36
Rs. 30 to less than Rs. 60	1.25
Rs. 60 to less than Rs. 90	17.70
Rs. 90 to less than Rs. 120	18.51
Rs. 120 to less than Rs. 150	12.53
Rs. 150 to less than Rs. 210	38.42
Rs. 210 and above	11.23
Total	100.00

*The classification of workers into "regular" and "casual" was done on a different basis from the one adopted in the 'Occupational Wage Survey' conducted by the Labour Bureau in 1958-59 where the term 'casual' was used in a more restricted sense.

The modal family income class was 'Rs. 150 to less than Rs. 210'. About 11 per cent. of the families had income of 'Rs. 210 or more per month'.

2.45 *Family size*

The average size of the family was 5.99 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6
Distribution of families by size

Family size (number of members)	Percentage of families to total
One	10.23
Two and three	6.40
Four and five	25.06
Six and seven	31.80
Above seven	26.51
Total	100.00

CHAPTER 3

FAMILY CHARACTERISTICS

3.1. *Introductory*

Some general details of the working class population in Monghyr-Jamalpur have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families at this centre, as revealed by the survey, is presented below :—

3.2. *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

Percentage distribution of family members by age, sex and marital status

Sex and marital status	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
Male—										
Unmarried . . .	717	30.20	57.93	11.86	0.01	—	—	—	100.00	26.48
Married . . .	661	—	1.01	50.16	40.68	1.98	3.21	2.96	100.00	22.81
Widowed . . .	35	—	—	10.26	24.25	6.37	12.76	46.30	100.00	1.13
Divorced . . .	1	—	—	100.00	—	—	—	—	100.00	—
Separated . . .	—	—	—	—	—	—	—	—	—	—
Sub-group : male .	1,414	15.86	30.87	29.15	18.95	1.04	1.74	2.39	100.00	50.42
Female—										
Unmarried . . .	549	38.91	58.20	2.89	—	—	—	—	100.00	19.90
Married . . .	672	—	9.14	63.70	22.74	1.85	0.88	1.69	100.00	23.81
Widowed . . .	165	—	—	6.49	28.15	9.70	16.04	39.62	100.00	5.85
Divorced . . .	1	—	—	100.00	—	—	—	—	100.00	0.02
Separated . . .	—	—	—	—	—	—	—	—	—	—
Sub-group : female .	1,387	15.62	27.75	32.55	14.25	2.04	2.31	5.48	100.00	49.58
Overall : male and female	2,801	15.74	29.33	30.84	16.62	1.53	2.02	3.92	100.00	100.00
Number of members (unestimated).	—	438	786	908	465	47	54	103	2,801	—

Taking all the members living with the families at the centre, about 50 per cent. were men and about 50 per cent. women. Children of 14 years of age or below constituted about 45 per cent. of the total and persons of 55 years and above about 7 per cent. Of the persons falling in the age-group 15 to 54, about 51 per cent. were men and about 49 per cent. women. In this age-group, among men roughly 13 per cent. were unmarried, 85 per cent. married, and the rest 2 per cent. were widowers and divorced. Among women in the same age-group 2 per cent. were unmarried, 89 per cent. married and the rest 9 per cent. widows and divorced.

3.3. Religion and size

Table 3.2 shows the percentage distribution of families by religion and size and a few more details such as average size of the family and average number of children per family.

TABLE 3.2

Percentage distribution of families by religion and size

Size of family	Religion		
	Hinduism	Other religions	All
1	2	3	4
One	10.03	13.60	10.23
Two and three	6.75	0.63	6.40
Four and five	25.62	15.86	25.06
Six and seven	32.21	25.18	31.80
Above seven	25.39	44.73	26.51
Total	100.00	100.00	100.00
Percentage of families to total	94.21	5.79	100.00
Average size of the family	5.93	7.12	5.99
Average number of children per family	2.64	3.77	2.70

3.4. Language

Hindi-speaking families formed about 98 per cent. of the total and the remaining 2 per cent. spoke other languages.

3.5. Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.3.

TABLE 3.3

Percentage distribution of family members in various monthly family income classes by age-group and levels of literacy

Age-group and educational standard	Monthly family income class (Rs.)							
	* < 30	30— ∠ 60	60— ∠ 90	90— ∠ 120	120— ∠ 150	150— ∠ 210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Age less than 5 years—</i>								
Below primary	—	—	—	—	—	2.21	—	0.88
Rest	100.00	100.00	100.00	100.00	100.00	97.79	100.00	99.12
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>Age 5 years and above—</i>								
Illiterate	75.95	56.36	56.69	57.36	52.37	49.82	39.63	50.70
Below primary	10.57	24.10	16.52	22.20	23.78	23.45	24.60	22.67
Primary	1.93	16.32	13.27	13.12	11.89	15.04	17.37	14.54
Middle	11.55	3.22	1.64	6.37	10.30	10.51	13.66	10.45
Matriculate	—	—	0.88	0.95	1.10	0.93	3.25	1.22
Others	—	—	—	—	0.47	0.25	0.99	0.32
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

About 1 per cent. of children aged less than 5 years had started receiving education. Taking all members aged 5 years and above, about 51 per cent. were illiterate and about 48 per cent. had received education upto or below middle standard. By and large, the percentage of illiterate members seemed to decline in higher income classes.

3.6 Distribution of family members by age, sex and activity status.

Activity status is meant to distinguish among (a) those in gainful employments, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families, information was collected on age, sex and activity status as on the day preceding the date of survey. The

*The sign "<" in this and subsequent tables denotes 'less than'

estimated distribution for all families of the defined working class population group is given in table 3.4.

TABLE 3.4

Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (unestimated)	Age (Years)								Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
Male—										
Employer . . .	—	—	—	—	—	—	—	—	—	—
Employee . . .	548	—	0.26	45.54	52.44	1.40	0.30	0.06	100.00	17.85
Apprentice . . .	8	—	23.90	76.10	—	—	—	—	100.00	0.19
Self-employed . . .	41	—	—	66.62	6.82	0.52	16.40	9.64	100.00	1.45
Unpaid family labour . . .	20	—	2.74	77.00	0.71	5.45	8.21	5.89	100.00	0.85
Unemployed . . .	49	—	6.11	93.89	—	—	—	—	100.00	1.01
Not in labour force . . .	748	28.39	54.45	10.67	0.31	0.78	1.83	3.57	100.00	28.17
Sub-group : Male . . .	1,414	15.86	30.87	20.15	18.05	1.04	1.74	2.30	100.00	50.42
Female—										
Employer . . .	—	—	—	—	—	—	—	—	—	—
Employee . . .	8	—	—	43.66	56.34	—	—	—	100.00	0.22
Apprentice . . .	—	—	—	—	—	—	—	—	—	—
Self-employed . . .	14	—	8.61	63.26	28.13	—	—	—	10	0.54
Unpaid family labour . . .	32	—	5.47	40.14	38.15	7.02	4.57	4.65	100.00	1.00
Unemployed . . .	4	—	—	96.06	3.94	—	—	—	100.00	0.06
Not in labour force . . .	1,329	16.22	28.60	31.31	13.41	1.07	2.30	5.50	100.00	47.76
Sub-Group : female . . .	1,387	15.62	27.75	32.55	14.25	2.04	2.31	5.48	100.00	49.68
All . . .	2,801	15.74	29.33	30.84	16.62	1.53	2.02	3.92	100.00	100.00
Number of members (un-estimated).	x	438	786	908	465	47	54	103	2,801	x

It has to be borne in mind that the universe covered in this case was only a particular section of working class population in Monghyr-Jamalpur comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of about 24 per cent. consisting of gainfully occupied (22 per cent.) persons and unemployed persons (2 per cent.).

3.7 Distribution of family members by age, sex and economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance ; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given in table 3.5.

TABLE 3.5

Percentage distribution of family members by age, sex and economic status

Sex and economic status	Number of members (un-estimated)	Age (Years)								Percentage distribution of all member
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
Earners—										
Male	560	—	0.26	46.19	51.32	1.37	0.55	0.31	100.00	18.24
Female	4	—	—	—	100.00	—	—	—	100.00	0.07
SUB-TOTAL	564	—	0.25	46.02	51.51	1.37	0.54	0.31	100.00	18.31
Earning dependants										
Male	56	—	3.28	70.17	4.69	2.57	12.45	6.84	100.00	2.10
Female	43	—	46.18	9.96	33.29	4.57	2.97	3.03	100.00	1.54
SUB-TOTAL	99	—	4.51	61.64	16.76	3.42	8.45	5.22	100.00	3.04
Non-earning dependants—										
Male	798	26.59	51.38	15.95	0.31	0.73	1.71	3.33	100.00	30.08
Female	1,340	16.14	28.48	32.04	13.51	1.96	2.29	5.58	100.00	47.97
SUB-TOTAL	2,138	20.17	37.31	25.84	8.42	1.48	2.07	4.71	100.00	78.05
TOTAL	2,801	15.74	29.33	30.84	16.62	1.53	2.02	3.92	100.00	100.00
Number of members (un-estimated)	x	438	786	908	465	47	54	103	2,801	x

Earners and earning dependants constituted about 22 per cent. of the total 20 per cent. being males and 2 per cent. females. Earners and earning dependants mostly came in the age-group 15 to 54 years. The non-earning dependants who mainly consisted of children and women doing domestic work accounted for about 78 per cent.

3.8 Family size, composition, economic status and earning strength by income

3.8.1 Analysis by family income

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size groups. The two-way distribution of families by income and size is given in table 3.6.

TABLE 3.6

Percentage distribution of families by family income and family size

Family size	Monthly family income class (Rs.)							
	< 30	30— ∠ 60	60— ∠ 90	90— ∠ 120	120— ∠ 150	150— ∠ 210	210 and above	All
1	2	3	4	5	6	7	8	9
One	7.28	22.70	35.07	6.04	6.67	3.06	5.25	10.23
Two and three	14.34	38.58	11.61	6.65	6.68	4.58	—	6.40
Four and five	—	24.56	29.51	37.30	33.06	18.92	10.80	25.06
Six and seven	—	14.16	18.86	31.14	38.85	39.70	21.37	31.80
Above seven	78.38	—	4.95	18.97	14.74	33.74	62.58	26.51
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	0.36	1.25	17.70	18.51	12.53	38.42	11.23	100.00
Number of families (unestimated)	3	34	101	88	59	146	54	480

Family income, on the whole, tended to increase with the size of the family and in higher income classes there was a larger percentage of large-sized families.

The composition of families by the economic status of members is given in table 3.7.

TABLE 3.7

Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)							
	< 30	30— ∠ 60	60— ∠ 90	90— ∠ 120	120— ∠ 150	150— ∠ 210	210 and above	All
1	2	3	4	5	6	7	8	9
Earners—								
Adult male	1.00	1.01	1.01	1.03	1.10	1.04	1.50	1.09
Adult female	—	0.01	—	—	—	0.01	—	0.00
Children male	—	—	—	—	0.02	—	—	0.00
Children female	—	—	—	—	—	—	—	—
All earners	1.00	1.02	1.01	1.03	1.12	1.05	1.50	1.09

TABLE 3.7—*contd.**Composition of families by economic status—contd.*

Category of members	Average number of members per family by monthly family income class (Rs.)							
	< 30	30— < 60	60— < 90	90 — < 120	120— < 150	150— < 210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earnings dependants—</i>								
Adult male	1.57	—	0.02	0.20	0.12	0.12	0.15	0.12
Adult female	—	—	0.01	0.12	0.09	0.09	0.16	0.09
Children male	—	—	—	0.01	—	—	—	0.00
Children female	—	—	—	0.02	0.02	—	—	0.01
All earning dependants	1.57	—	0.03	0.35	0.23	0.21	0.31	0.22
<i>Non-earning dependants—</i>								
Adult male	—	0.12	0.26	0.29	0.22	0.49	0.73	0.40
Adult female	3.28	0.90	0.94	1.51	1.51	1.73	2.41	1.59
Children male	2.35	0.67	0.65	1.41	1.62	1.63	1.65	1.41
Children female	0.78	0.40	0.73	1.07	1.20	1.54	1.83	1.29
All non-earning dependants	6.41	2.18	2.58	4.28	4.55	5.39	6.62	4.68
<i>Total—</i>								
Adult male	2.57	1.13	1.29	1.52	1.44	1.65	2.38	1.61
Adult female	3.28	0.91	0.95	1.63	1.60	1.83	2.57	1.68
Children male	2.35	0.67	0.65	1.42	1.64	1.63	1.65	1.41
Children female	0.78	0.49	0.73	1.09	1.22	1.54	1.83	1.29
All members	8.98	3.20	3.62	5.66	5.90	6.65	8.43	5.99
Number of members (unestimated)	14	108	374	475	362	984	484	2,801

The average number of members per family was 5.99. Of these, 1.09 were earners, 0.22 earning dependants and 4.68 non-earning dependants. The proportion of earners and earning dependants to the total members generally decreased with an increase in the level of income.

More light on the variation in the earning strength with family income is thrown by table 3.8 which gives the distribution of families by earning strength and income.

TABLE 3.8

Percentage distribution of families by earning strength and monthly family income

Earning strength	Monthly family income class (Rs.)							
	< 30	30— / 60	60— / 90	90— / 120	120— / 150	150— / 210	210 and above	All
1	2	3	4	5	6	7	8	9
One earner	21.62	96.12	96.92	79.08	77.00	86.00	50.94	81.49
One earner and one or more earning dependants.	78.38	2.02	2.34	18.28	14.03	9.63	5.49	10.10
Two earners	—	—	0.74	2.37	6.63	2.63	29.38	5.71
Two earners and one or more earning dependants.	—	—	—	0.07	2.34	0.77	8.72	1.56
Three earners	—	0.96	—	0.20	—	0.97	3.86	0.85
Three earners and one or more earning dependants.	—	—	—	—	—	—	0.83	0.09
More than three earners with or without earning dependants.	—	—	—	—	—	—	0.88	0.09
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Taking all families, those having one earner were in a majority being about 81 per cent. The percentage of families having three or more earners was rather small.

Table 3.9 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than the similar earnings of any other earner of the family in a registered factory.

TABLE 3.9

Percentage distribution of families by earning strength and relationship with the main earner

Family earning strength by relationship with the main earner	Number of families (unestimated)	Monthly family income class (Rs.)								Percentage distribution of all families by earning strength
		< 30	30— / 60	60— / 90	90— / 120	120— / 150	150— / 210	210 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
Self	363	0.10	1.48	21.09	18.00	11.68	40.62	7.03	100.00	81.49
Self and wife or husband	3	—	—	—	31.64	—	30.72	37.64	100.00	0.91
Self and one or more children	36	—	—	1.05	18.83	11.54	38.74	29.84	100.00	5.56
Self, wife or husband and one or more children.	5	—	—	7.64	45.11	45.15	2.10	—	100.00	0.62
Self and one or more other family members.	63	3.01	0.52	4.50	18.15	22.45	20.87	30.50	100.00	9.20
Self, wife or husband and one or more other family members.	4	—	—	2.72	42.66	—	40.75	13.87	100.00	0.67
Self, one or more children and one or more other family members.	4	—	—	—	28.04	—	14.38	57.58	100.00	0.90
Self, wife or husband, one or more children and one or more other family members.	2	—	—	—	—	—	100.00	—	100.00	0.17
All families	480	0.36	1.25	17.70	18.51	12.53	38.42	11.23	100.00	100.00
Number of families (unestimated) x	x	3	34	101	83	59	146	54	480	x

Taking all families, the main earner was the sole earner in about 81 per cent. of the cases. In about 6 per cent. of the cases he/she was assisted by children and in about 9 per cent. of the cases by other members.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3.10 gives the number of dependants per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.7. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3-10

Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner.

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
Living with family—								
Wife or husband . . .	92.72	68.50	61.27	85.73	86.04	88.76	86.47	82.50
Son or daughter . . .	—	113.71	121.11	221.28	242.06	319.07	303.73	251.13
Father, mother, uncle, aunt . .	78.35	21.72	28.76	52.64	41.16	46.53	56.54	45.54
Brother, sister, cousin . . .	—	10.13	21.65	36.46	47.38	22.95	37.65	29.69
Nephew, niece . . .	313.54	—	10.62	16.79	16.65	21.81	61.04	23.43
Father-in-law, mother-in-law, brother-in-law, sister-in-law	156.77	—	6.67	3.00	8.17	14.89	42.93	13.96
Son-in-law, daughter-in-law . .	—	—	0.15	8.58	5.03	10.70	32.07	9.96
Grand children . . .	—	—	4.27	3.53	9.49	6.34	37.56	9.25
Others . . .	—	4.10	3.50	0.38	2.60	5.91	3.61	3.74
Total	641.41*	218.31	258.00	428.32	458.58	529.86	661.60	469.15*

*The difference between this figure while taken per family and the one given in table 3.7 (All non-earning dependants, column No. 9) is due to rounding off.

TABLE 3-10—*contd.*

Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner—contd.

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)							All
	<30	30— £60	60— £90	90— £120	120— £150	150— £210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Living away from family—</i>								
Wife or husband	—	14.64	20.96	6.11	6.67	4.49	3.44	7.97
Son or daughter	—	26.43	31.14	7.70	15.52	11.53	7.86	14.53
Father, mother, uncle, aunt	—	—	28.64	12.06	4.48	1.50	2.21	8.69
Brother, sister, cousin	—	—	22.39	4.50	4.50	2.84	—	6.45
Nephew, niece	—	—	—	1.51	2.23	—	—	0.56
Father-in-law, mother-in-law brother-in-law, sister-in-law	—	—	—	0.07	2.23	—	—	0.29
Son-in-law, daughter-in-law	—	—	—	—	—	0.12	—	0.05a
Grand children	—	—	—	—	—	—	—	—
Others	—	—	—	—	—	—	4.18	0.47
Total	—	41.07	103.1	31.05	35.63	20.48	17.69	39.01
<i>Dependent units—</i>								
Number of dependent units living away per 100 families	—	2.21	3.41	—	—	—	3.04	0.97

Although the number of dependants living with family generally increased with the increase in the monthly family income, there was no such clear tendency in the case of dependants or dependent units living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3-11 by three broad income classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3-11

Percentage distribution of families by family composition (in terms of relationship with the main earner) and income.

Monthly family income class (Rs.)	Family composition (In terms of relationship with the main earner)							All
	Un- married earner	Husband or wife	Husband and wife	Hus- band wife and children	Hus- band wife & other members	Un- married earner and other members	Rest	
1	2	3	4	5	6	7	8	9
Below 60	3.02	3.04	19.79	1.71	0.41	1.02	4.64	1.61
0—£120	96.98	69.22	42.75	37.73	27.51	48.35	38.10	16.21
20 and above	—	27.74	37.46	60.4	72.04	50.57	57.26	65.18
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	0.86	9.37	0.74	28.57	50.59	1.11	8.76	100.00
Number of families (unestimated)	4	49	6	122	225	6	54	480

Family types consisting of husband, wife and children and husband, wife children and other members taken together constituted about 79 per cent. of the total families.

Table 3-12 gives the distribution of families by family composition in terms of adults/children (excluding dependants living away) and level of income.

TABLE 3-12

Percentage distribution of families by family composition in terms of adults/children and income

Monthly family income class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	3.04	11.74	17.97	5.50	2.78	0.59	21.03	2.25	0.86	0.80	1.61
60—120	71.57	8.55	34.00	57.68	51.45	37.37	59.13	52.96	33.36	23.09	36.21
120 and above.	25.39	79.71	48.03	36.82	45.77	62.04	19.84	44.79	65.78	76.11	62.18
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	10.23	0.31	1.15	4.81	3.40	14.95	0.13	3.40	21.99	39.63	100.00
Number of families (unestimated)	53	3	12	27	17	63	5	18	95	187	480

The common type of families were 1 adult, 2 adults and more than 2 children and 3 adults and more than 1 child.

3.82—Analysis by per capita income

Per capita income of families allows for variation in the size of families though not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analyses of data were, however, undertaken by adopting per capita family

income as the classificatory character. Some of these analyses are presented below Table 3-13 gives the percentage distribution of families by monthly per capita income classes and family size.

TABLE 3-13

Percentage distribution of families by per capita income and family size.

Family size	Monthly per capita income class (Rs.)									All
	≤ 5	5— ≤ 10	10— ≤ 15	15— ≤ 20	20— ≤ 25	25— ≤ 35	35— ≤ 50	50— ≤ 65	65 and above	
1	2	3	4	5	6	7	8	9	10	11
One	—	—	—	—	0.13	—	1.81	8.26	94.72	10.23
Two and three	—	5.06	1.25	1.03	1.13	0.18	17.53	52.00	5.28	6.40
Four and five	—	9.67	3.44	31.38	24.84	30.97	49.24	39.74	—	25.06
Six and seven	—	22.58	43.84	34.84	29.34	46.22	19.04	—	—	31.80
Above seven	100.00	62.69	51.47	32.75	44.56	13.63	12.88	—	—	26.51
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	0.28	1.02	10.76	18.79	20.30	27.53	8.51	2.35	10.46	100.00
Number of families (unestimated).	1	14	63	94	87	121	41	14	45	480

It will be seen that the percentage of families in higher per capita income classes tended to decline with the increase in the size of the family.

Table 3-14 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3-14

Composition of families (economic status) by per capita income classes.

Economic Status of members	Average number of members per family by monthly per capita income class (Rs.)									All
	≤ 5	5— ≤ 10	10— ≤ 15	15— ≤ 20	20— ≤ 25	25— ≤ 35	35— ≤ 50	50— ≤ 65	65 and above	
1	2	3	4	5	6	7	8	9	10	11
Earners	1.00	1.09	1.09	1.11	1.08	1.14	1.16	1.01	1.00	1.09
Earning dependants	2.00	1.37	0.30	0.34	0.14	0.24	0.06	—	—	0.22
Non-earning dependants	8.00	5.71	6.41	5.59	5.88	4.64	3.83	2.49	0.06	4.68
All members	11.00	8.17	7.80	7.04	7.10	6.02	5.05	3.50	1.06	5.99

The proportion of earners to total members in the family increased with the increase in the per capita income. The earning dependants constituted about 4 per cent. of the total family members. The proportion of non-earning dependants, on the other hand, showed broadly a declining trend with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

CHAPTER 4

Family Income and Receipts.

4.1—Concepts and definitions.

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. Income was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail :

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions ;
- (ii) Income from self employment such as boarding and lodging services, agriculture, animal husbandry, trade and profession ; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house, pension, cash assistance, gifts and concession, interest and dividends and chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

4.2—Average monthly income per family and per capita.

The average monthly income per family was Rs. 149.83 and the average per capita income was Rs. 24.97. The average monthly income per family and per capita according to different family income classes is given below :—

TABLE 4.1
Average monthly income by income classes.

Item	Monthly family income class (Rs.)							Total
	£ 30	30— £ 60	60— £ 90	90— £ 120	120— £ 150	150— £ 210	210 and above	
1	2	3	4	5	6	7	8	9
Monthly income—								
Average per family . .	0.01	48.89	82.26	102.83	135.16	177.13	272.80	149.83
Average per capita . .	0.00	15.27	22.76	18.16	22.91	26.68	32.39	24.97
Percentage of families to total .	0.36	1.25	17.70	18.51	12.53	38.42	11.23	100.00

The average monthly income per family varied from Re. 0.01 in the lowest income class to Rs. 272.80 in the highest income class. The income of the families in the lowest income class was very low as they sustained loss in agricultural operations. The average per capita income increased with the increase in family income leaving out the income class 'Rs. 90 to less than Rs. 120'.

4.3—Income by category of earner

Table 4-2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4-2

Average monthly income by source, category of earner and family income classes.

Category of earner and source	Monthly family income class (Rs.)							All
	£ 30	30— £ 60	60— £ 90	90— £ 120	120— £ 150	150— £ 210	210 and above	
1	2	3	4	5	6	7	8	9
Men								
Paid employment . . .	114.90	45.25	78.88	92.05	119.86	162.20	238.52	136.09
Self employment . . .	119.42	0.02	0.32	1.17	5.84	2.19	10.12	2.55
Other sources . . .	4.53	3.52	2.85	8.09	6.55	9.04	17.38	8.30
Sub-total—by men . . .	0.01	48.79	82.05	101.31	132.25	173.43	266.02	146.94
Women								
Paid employment . . .	—	0.08	0.03	0.39	—	1.27	—	0.57
Self employment . . .	—	—	0.03	—	—	0.11	0.68	0.13
Other sources . . .	—	0.04	0.07	—	0.01	0.16	—	0.08
Sub-total—by women . . .	—	0.10	0.13	0.39	0.01	1.54	0.68	0.78
Children								
Paid employment . . .	—	—	—	0.07	0.76	—	—	0.11
Self employment . . .	—	—	—	—	—	—	—	—
Other sources . . .	—	—	—	—	—	—	—	—
Sub-total—by children . . .	—	—	—	0.07	0.76	—	—	0.11
Family								
Paid employment . . .	—	—	—	—	—	—	—	—
Self employment . . .	—	—	0.08	0.90	1.77	1.48	6.10	1.66
Other sources . . .	—	—	—	0.16	0.37	0.68	—	0.34
Sub-total—by family . . .	—	—	0.08	1.06	2.14	2.16	6.10	2.00
Total								
Paid employment . . .	114.90	45.31	78.91	92.51	120.62	163.17	238.52	136.77
Self employment . . .	119.42	0.02	0.43	2.07	7.61	3.78	16.90	4.34
Other sources . . .	4.53	3.56	2.92	8.25	6.93	9.83	17.38	8.72
Total income . . .	0.01	48.89	82.26	102.83	135.16	177.13	272.80	149.88
Percentage of families to total	0.36	1.25	17.70	18.51	12.53	38.42	11.23	100.00

An analysis of income by category of earner shows that men contributed the largest amount (98 per cent. of the total income) to the average monthly family income from all the three sources. The contribution of women and children was negligible. Whatever small amount was contributed by the family was from self-employment and 'other sources'.

Table 4-3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4-3

Average monthly income per family by category of earner, source and monthly per capita income classes.

Category of earner and source	Monthly per capita income class (Rs.)									
	£ 5	5— £ 10	10— £ 15	15— £ 20	20— £ 25	25— £ 35	35— £ 50	50— £ 65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Men										
Paid employment	143.00	62.14	89.13	110.73	138.03	159.54	193.55	188.18	113.09	136.09
Self employment	—152.75	0.62	3.09	3.39	3.69	4.36	0.93	—	—	2.55
Other sources	5.00	8.38	7.56	8.20	10.70	8.37	14.66	3.24	0.45	8.30
Sub-total—by men.	—4.75	71.14	99.78	122.32	152.32	172.27	209.14	191.42	113.54	146.94
Women										
Paid employment	—	0.18	0.67	0.02	2.22	0.14	—	—	—	0.57
Self employment	—	—	0.03	0.01	0.01	0.43	—	—	—	0.13
Other sources	—	0.05	0.04	0.01	0.29	0.05	—	—	—	0.08
Sub-total—by women.	—	0.23	0.74	0.04	2.52	0.62	—	—	—	0.78
Children										
Paid employment	—	—	—	0.58	—	—	—	—	—	0.11
Self employment	—	—	—	—	—	—	—	—	—	—
Other sources	—	—	—	—	—	—	—	—	—	—
Sub-total—by children.	—	—	—	0.58	—	—	—	—	—	0.11
Family										
Paid employment	—	—	—	—	—	—	—	—	—	—
Self employment	—	6.20	1.40	1.23	1.68	3.07	0.31	—	—	1.66
Other sources	—	—	0.30	0.11	1.35	0.05	—	—	—	0.34
Sub-total—by family	—	6.20	1.70	1.34	3.03	3.12	0.31	—	—	2.00
Total										
Paid employment	143.00	62.32	89.60	111.33	140.25	159.68	193.55	188.18	113.09	136.77
Self employment	—152.75	6.82	4.52	4.63	5.28	7.86	1.24	—	—	4.34
Other sources	5.00	8.43	7.90	8.32	12.34	8.47	14.66	3.24	0.45	8.72
Total income	—4.75	77.57	102.22	124.28	157.87	176.01	209.45	191.42	113.54	149.83

The average monthly income per family increased from Rs. 77.57 in the per capita income class 'Rs. 5 to less than Rs. 10' to Rs. 209.45 in the per capita income class 'Rs. 35 to less than Rs. 50' and decreased steadily to Rs. 113.54 in the last two per capita income classes.

4.4.—Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

Average monthly receipts by components and family income classes.

Source	Monthly family income class, (Rs.)							
	<30	30— £60	60— £90	90— £120	120— £150	150— £210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Paid employment</i>								
Basic wages and allowances	107.02	44.14	76.38	85.53	115.37	154.98	223.81	129.41
Bonus and commission	—	—	0.22	0.86	0.17	0.16	—	0.28
Concessions	0.04	0.58	0.25	0.82	0.56	0.78	5.04	1.14
Rest	7.84	0.59	2.06	5.30	4.52	7.55	9.67	5.94
Sub-total—Paid employment	114.90	45.31	78.91	92.51	120.62	163.47	238.52	136.77
<i>Self-employment</i>								
Agriculture	—148.62	0.02	0.13	1.36	2.40	1.13	10.30	1.63
Animal husbandry	29.20	—	0.19	0.10	4.61	1.60	1.91	1.57
Trade	—	—	0.11	0.29	0.09	0.78	3.06	0.73
Rest	—	—	—	0.82	0.51	0.27	1.63	0.41
Sub-total—Self-employment	—119.42	0.02	0.43	2.07	7.61	3.78	16.90	4.34
<i>Other income</i>								
Rent	4.35	2.42	2.41	5.72	6.02	8.02	10.45	6.54
Rest	0.18	1.14	0.51	2.53	0.91	1.86	6.93	2.18
Sub-total—Other income	4.53	3.56	2.92	8.25	6.93	9.88	17.38	8.72
Total income	0.01	48.89	82.26	102.83	135.16	177.13	272.80	149.83
<i>Other receipts</i>								
Sale of assets other than shares, etc	156.77	0.46	0.06	1.85	0.43	2.74	—	2.03
Credit purchase	—	2.99	3.55	5.86	3.77	5.31	5.72	4.90
Loan taken	58.79	3.93	9.89	7.85	3.22	12.51	3.63	9.08
Rest	3.87	3.74	4.33	2.34	6.92	8.76	9.36	7.66
Sub-total—Other receipts	219.43	11.12	17.83	23.90	14.34	29.32	18.71	23.66
Total receipts	219.44	60.01	100.09	126.73	149.50	206.45	291.51	173.49

A major portion (86 per cent.) of the family income was derived from basic wages and allowances. The average monthly income from bonus and commission and concessions worked out to only Re. 0.28 or less than 1 per cent. and Rs. 1.14 or about 1 per cent. respectively of the total income.

Income from 'rest' comprising overtime earnings, etc., amounted to Rs. 5.94 or about 4 per cent. of the total income.

Income from self-employment was Rs. 4.34 or about 3 per cent. and its percentage contribution to the total monthly income increased with increase in income except in the income class 'Rs. 150 to less than Rs. 210'. Income from 'other sources' was Rs. 8.72 or about 6 per cent. of the total income.

'Other receipts' obtained through decreasing assets and increasing liabilities, comprised receipts from sale of assets, shares and securities, withdrawal of savings, credit purchase and loans taken, etc. These receipts amounted to Rs. 23.66 or about 16 per cent. of the total income taking all families together. The percentage of 'other receipts' to the total monthly income fluctuated in the different income classes without showing any clear trend.

4.5.—Income and other receipts by components and family size,

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

Average monthly income and other receipts by components and family size.

(In Rupees)

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	over Seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances	103.62	108.55	102.29	113.52	116.71	128.44	130.77	158.50	129.41
Bonus and commission	0.39	—	—	—	0.17	0.34	0.28	0.41	0.28
Overtime earnings	3.03	5.98	3.06	5.53	5.50	5.57	5.13	7.36	5.58
Other earnings	—	—	—	—	0.98	—	0.71	0.34	0.36
Concession	0.98	—	0.19	0.64	0.58	1.97	0.93	1.51	1.14
Total	108.02	114.53	105.54	119.69	123.94	136.32	137.82	168.12	136.77
<i>Income from Self-employment</i>									
Boarding and lodging services	—	—	—	—	—	—	—	—	—
Agri culture	—	—	—	0.26	0.58	1.07	2.85	3.47	1.63
Animal husbandry	—	—	0.19	(—)0.13	0.29	2.08	3.02	2.26	1.37
Trade	—	—	—	—	0.41	—	—	2.49	0.73
Profession	—	—	—	—	0.40	0.34	0.28	0.87	0.40
Others	—	—	—	—	—	—	—	0.04	0.01
Total	—	—	0.19	0.13	1.68	3.49	7.05	9.13	4.34
<i>Other income</i>									
Net rent from land	—	—	—	—	—	—	—	—	—
Net rent from house	0.20	1.71	2.87	6.44	6.88	6.19	8.33	9.02	6.54
Net rent others	—	—	—	—	—	—	—	—	—
Pension	—	—	—	—	—	—	—	—	—
Cash assistance	—	—	0.38	—	0.58	1.52	1.57	2.30	1.22
Gifts and concession	0.19	—	0.19	0.51	0.93	0.51	0.57	2.11	0.96
Interest and dividends	—	—	—	—	—	—	—	—	—
Chance games and lotteries	—	—	—	—	—	—	—	—	—
Total	0.39	1.71	3.44	6.95	8.39	8.22	10.47	13.43	8.72
Total Income	103.41	116.24	109.17	126.77	134.01	148.03	155.34	190.68	149.39

TABLE 4-5—*contd.*

1	2	3	4	5	6	7	8	9	10
<i>Other, gross receipts—</i>									
Sale of shares and securities	—	—	—	—	—	—	—	—	—
Withdrawal of savings	0.39	1.71	1.53	3.73	4.16	7.26	3.63	7.09	4.83
Sale of other assets	—	—	0.19	—	0.81	0.24	6.20	3.58	2.03
Credit purchase	2.34	5.98	1.91	0.52	3.99	5.13	3.56	8.87	4.90
Loan taken	6.06	10.26	4.49	5.53	12.61	13.85	3.56	9.58	9.08
Rest	—	0.85	0.77	1.80	2.14	0.56	6.91	4.49	2.82
Total	8.79	18.80	8.80	11.58	23.71	27.14	23.86	33.61	23.66
Total receipts	117.20	135.04	117.97	138.35	157.72	175.17	179.20	224.29	173.49
Percentage of families by size	10.23	1.17	5.23	7.77	17.29	17.76	14.04	26.51	100.00

The average income per family increased from Rs. 108.41 in case of single member families to Rs. 190.68 in case of families having over 7 members except that there was a decline in the average income of 3 members as compared to 2 members.

Income from paid employment constituted about 91 per cent. of the total income. Basic wages and allowances was by far the most important component of income from paid employment in all size groups. The comparatively small contribution of other sources such as bonus and commission, overtime earnings, other earnings and concessions fluctuated in the different size groups.

Income from self-employment and 'other incomes', e.g. rent, cash assistance, etc., were respectively 3 and 6 per cent. of the total income and generally increased with the size of the families.

4.6.—Income and other receipts by family composition

4.6.1.—In terms of relationship with the main earner

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

Average monthly receipts by family composition in terms of relationship with the main earner.

(In Rupees)

Item	Family composition (in terms of relationship with the main earner)							All
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmarried earner and other members	Rest	
1	2	3	4	5	6	7	8	9
Income	77.03	111.25	110.01	137.72	167.83	147.91	137.46	149.83
Other receipts	18.46	7.97	11.75	21.15	26.52	14.65	34.85	23.66
Total	95.49	119.22	121.76	158.87	194.35	162.56	172.31	173.49
Percentage of families to total	0.86	9.37	0.74	28.57	50.59	1.11	8.76	100.00

The average monthly receipts per family amounted to Rs. 173.49. The major portion (Rs. 149.83) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc. and the remaining Rs. 23.66 was derived from 'other receipts' comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played an important part in the case of families consisting of unmarried earner and husband, wife, children, and other members the proportion of such receipts to the income being about 24 per cent. and 16 per cent. respectively. These receipts, however, accounted for about 15 per cent., 11 per cent. and 10 per cent. of the income respectively in case of families consisting of husband, wife and children; husband and wife and unmarried earner and other members.

4.62.—In terms of the number of adults and children

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

Average monthly income and other receipts by family composition in terms of adults/children.

(In Rupees.)

Item	Family composition in terms of adults / children										All
	One adult	One adult and children (one or more)	Two adults	Two adults and one child	Two adults and two children	Two adults and more than two children	Three adults	Three adults and one child	Three adults and more than one child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Income	108.36	145.19	116.80	107.46	120.79	137.17	85.65	130.04	144.48	178.82	149.83
Other receipts	8.86	5.76	18.46	9.18	8.51	23.54	1.26	11.74	28.76	29.16	23.66
Total	117.22	150.95	135.26	116.64	129.30	160.71	86.91	141.78	173.24	207.98	173.49
Percentage of families	10.23	0.31	1.15	4.81	3.40	14.95	0.13	3.40	21.99	39.63	100.00

The average monthly income for 'other families' was higher than the average income for all families taken together.

The proportion of 'other receipts' to the income as well as to total receipts was comparatively high in case of families consisting of 3 adults and more than 1 child, 2 adults and more than 2 children and 2 adults.

CHAPTER 5

FAMILY EXPENDITURE AND DISBURSEMENTS.

5.1 Concepts and definitions

5.11 Disbursements

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows :—

Expenditure on current living

- (i) Food and beverages ;
- (ii) Tobacco and intoxicants ;
- (iii) Fuel and light ;
- (iv) Housing, household requisites and services ;
- (v) Clothing, bedding, footwear and headwear ;
- (vi) Miscellaneous which comprised :—
 - (a) Medical care,
 - (b) Personal care,
 - (c) Education and reading,
 - (d) Recreation and amusement,
 - (e) Transport and communication,
 - (f) Subscription, and
 - (g) Personal effects and other miscellaneous expenses ;
- (vii) Taxes, interest and litigation ; and
- (viii) Remittances to dependants.

Capital Outlays

- (i) Savings and investment ; and
- (ii) Debts repaid.

The last two items under expenditure on current living viz., taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market, purchases at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. The value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was

recorded under consumption and the rest if substantial was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.12. Treatment of non-family members

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants, or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ($f/f+e$ where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account, (f) and the extra person (e), the investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible, it was not counted under 'e'.

5.13 Consumption co-efficients

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food-requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research.

Adult male	.	.	.	.	1.0
Adult female	.	.	.	.	0.9
Child (below 15 years)	.	.	.	.	0.6

5.2 Expenditure pattern

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 149.83 and the average consumption expenditure worked out to Rs. 139.32 leaving a surplus of Rs. 10.51. When items such as remittances to dependants, taxes, interest on

loans were also included, i.e. expenditure for current living was considered, the surplus was reduced to Rs. 3.21. The analysis will first be made in terms of total consumption expenditure and other disbursements, i.e., non-consumption outgo and capital outlays will be discussed separately.

5.21 Consumption expenditure

Of the average consumption expenditure of Rs. 139.32 per family per month, an expenditure of Rs. 91.56 or about 66 per cent. was incurred on food, Rs. 4.21 or about 3 per cent. on tobacco, pan, supari and intoxicants, Rs. 7.92 or about 6 per cent. on fuel and lighting, Rs. 9.01 or 6 per cent. on housing, water charges and household appliances, etc., Rs. 12.01 or about 9 per cent. on clothing, bedding, headwear and footwear, etc., and Rs. 14.61 or 10 per cent. on other items like personal care, medical care, transport and communications, education and reading, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 19.28 per month. Table 5.1 gives the details of average expenditure on food per adult consumption unit for the different income classes. These figures fluctuated within narrow limits except in the income class 'Rs. 30 to less than Rs. 60'.

TABLE 5.1

Average expenditure on food per adult consumption unit by income classes

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
≤ 30	8.98	7.40	129.82	17.54
30—< 60	3.20	2.65	34.87	13.16
60—< 90	3.62	2.97	49.77	16.76
90—< 120	5.66	4.49	74.48	16.59
120—< 150	5.90	4.59	84.86	18.49
150—< 210	6.65	5.20	109.12	20.98
210 and above	8.43	6.78	138.14	20.37
All income	5.99	4.75	91.56	19.28

5.22 Non-consumption outgo and capital outlays

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investment and debts repaid worked out to Rs. 30.85 or 22 per cent. of the total consumption expenditure. This, an expenditure of Rs. 14.16 on savings and investment, Rs. 5.27 on remittances to dependants, Rs. 9.39 towards repayment of debt and Rs. 2.03 on taxes, interest and litigation was incurred. Of these, repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The most important item under savings and investments was provident fund (Rs. 7.69). Expenditure towards provident fund was reported by about 82 per cent. of the families surveyed. Some expenditure was incurred on ornaments, etc., but the number of families reporting purchase of these items was very small. Under the sub-group 'interest and litigation', etc., interest on loans accounted for Rs 1.70 only.

5.23 The budget of single-member families

Single member families constituted about 10 per cent. of the total families. The average monthly income of single member families was Rs. 108.41 and the average monthly consumption expenditure Rs. 55.12 leaving a surplus of Rs. 53.29. However, when items such as remittances to dependants, taxes and interest on loans which are parts of current living expenditure, were included, the surplus was reduced to Rs. 8.35 against the overall average surplus of Rs. 3.21 taking all families.

Table 5.2 shows a comparison of consumption expenditure pattern, in terms of percentage expenditure on various groups/sub-groups of consumption items between single-member families and multi-member families.

TABLE 5.2

Percentage expenditure on groups/sub-groups of items

Groups/sub-groups of items	Type of families		
	Single member families	Multi-member families	All
1	2	3	4
Food	53.41	66.24	65.72
Pan-supari, tobacco and alcoholic beverages	6.08	2.89	3.02
Fuel and light	4.05	5.75	5.68
Rent for house and water charges	7.80	5.47	5.57
House repairs and upkeep, household appliances and furnishing and household services.	0.41	0.92	0.90
Clothing, bedding, footwear, headwear and miscellaneous	10.14	8.56	8.62
Personal care	2.54	1.50	1.54
Education and reading	2.09	2.26	2.25
Recreation and amusement	1.34	0.42	0.46
Medical care	6.55	3.85	3.96
Other consumption expenditure	5.59	2.14	2.28
Total .	100.00	100.00	100.00

As compared to multi-member families, workers living singly spent proportionately less on food, fuel and light and education and reading and more on pan supari, rent for house and water charges, clothing, bedding, footwear, headwear etc., personal care, medical care, recreation and amusement and other consumption expenditure which consisted of transport and communication, subscription, gift and charities, ceremonials, etc. Taking the absolute figures, the expenditure on

food per adult consumption unit was Rs. 19.04 per month in case of multi-member families and Rs. 29.44 in case of single-member families. Taking important sub-groups under food, while the overall average expenditure on cereals and their products, pulses and their products, milk and milk products and other food sub-groups per adult consumption unit was Rs. 11.89, 1.60, 1.84 and 2.69 respectively, the average expenditure of single member on these items was Rs. 8.02, 1.39, 3.10 and 3.49 respectively. The average expenditure on non-food items was also markedly high in case of singlemen. Thus single-member spent, on an average, Rs. 2.23, Rs. 4.30, Rs. 5.59, Rs. 1.40 on fuel and light, rent for house and water charges, clothing, bedding, footwear, headware, etc., personal care, respectively, the average expenditure per adult consumption unit on these items in case of multi-member families was Rs. 1.65, Rs. 1.57, Rs. 2.46 and Re. 0.43 respectively.

5.3 Levels of expenditure by income and family-type

The overall average monthly expenditure per family was Rs. 146.62, the average monthly per capita Rs. 24.45 and average per adult consumption unit Rs. 30.87. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3
Average monthly expenditure by income classes

Item	Monthly family income class (Rs.)							All
	< 30	30- < 60	60- < 90	90- < 120	120- < 150	150- < 210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure—</i>								
Average per family	185.64	55.35	87.58	112.42	126.97	171.27	242.53	146.62
Average per capita	20.67	17.29	24.23	19.85	21.52	25.75	28.79	24.45
Average per adult consumption unit	25.09	20.93	29.52	25.01	27.63	32.94	35.80	30.87
Percentage of families to total .	0.36	1.25	17.70	18.51	12.53	38.42	11.23	100.00

The average monthly expenditure per family varied from Rs. 55.35 in the income class 'Rs. 30 to less than Rs. 60' to Rs. 242.53 in the highest income class. Since family expenditure is determined largely by family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average expenditure per capita and per adult consumption unit it is seen that in both the cases there were fluctuations in the average levels with increasing income upto the income class 'Rs. 60 to less than Rs. 90' and thereafter showed an upward trend with the rise in income.

Table 5.4 shows how families with different compositions (in terms of relationship with the main earner) were distributed in the three expenditure classes. Table 5.5 shows such a distribution of families in terms of their adult/child composition. Both the tables show that generally, with increasing number of members in the family a larger percentage of families came in higher expenditure classes.

TABLE 5.4

Percentage distribution of families by family composition (in terms of relationship with the main earner) and expenditure.

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with the main earner)							
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Below 60	3.02	3.04	8.90	3.64	0.51	1.08	5.20	2.15
60—120	96.98	60.23	91.10	47.48	28.46	35.74	27.98	37.79
120 and above	—	27.73	—	48.88	73.03	63.18	66.82	60.06
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families	0.86	9.37	0.74	28.57	50.59	1.11	8.76	100.00

TABLE 5.55

Distribution of families by family composition (in terms of adults/children) and monthly family expenditure.

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and two children	2 adults and more than two children	3 adults	3 adults and one child	3 adults and more than one child	Others families	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	3.04	11.74	16.49	18.60	10.26	0.35	21.03	0.77	0.85	0.18	2.15
60—120	71.57	8.55	59.50	62.03	52.26	48.68	78.97	71.09	34.93	18.09	37.79
120 and above	25.39	79.71	24.01	19.37	37.48	50.97	—	28.14	64.22	80.83	60.06
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families	10.23	0.31	1.15	4.81	3.40	14.95	0.13	3.40	21.99	39.63	100.00

5.4 Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes shows how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5.6

Average monthly expenditure by family income classes

Sub-groups and groups of items	Monthly family income class (Rs.)							All
	£ 30	30— £ 60	60— £ 90	90— £ 120	120— £ 150	150— £ 210	210 and above	
1	2	3	4	5	6	7	8	9
Food								
1. Cereals and cereal products . . .	68.28	21.15	29.57	48.02	53.28	65.87	83.24	56.13
2. Pulses and pulse products . . .	8.29	2.67	4.24	6.54	6.91	9.05	10.89	7.59
3. Oilseeds, oils and fats . . .	1.64	1.05	1.42	2.16	2.73	3.83	4.59	3.00
4. Meat, fish and eggs . . .	—	0.73	0.71	1.26	1.01	3.20	4.68	2.25
5. Milk and milk products . . .	40.53	0.72	3.62	5.51	8.57	11.81	12.89	8.57
6. Vegetables and vegetable products . . .	3.78	1.73	2.52	4.18	4.36	5.89	5.96	4.72
7. Fruits and fruit products . . .	—	0.12	0.53	0.39	0.84	1.22	3.06	1.09
8. Condiments, spices, sugar, etc. . .	3.70	1.28	1.98	3.13	3.82	5.06	6.17	4.07
9. Non-alcoholic beverages . . .	—	0.09	0.07	0.12	0.17	0.33	0.37	0.23
10. Prepared meals and refreshments . . .	3.66	5.33	5.11	2.27	3.17	2.86	6.29	3.61
Sub-total: food	129.82	54.7	49.77	74.48	81.86	109.12	138.14	91.66
Non-food								
Pan, supari	0.50	0.47	0.68	0.61	0.87	1.23	1.99	1.05
Tobacco and tobacco products . . .	0.66	1.46	1.51	1.56	1.90	2.85	4.51	2.42
Alcoholic beverages, etc.	—	0.13	0.32	0.17	0.30	0.98	2.21	0.74
Fuel and light	8.59	4.60	4.52	7.37	7.42	9.01	11.38	7.92
House rent, water charges, repairs, etc. . .	4.49	4.40	4.34	6.72	7.57	9.24	11.80	7.92
Furniture and furnishings	—	0.12	—	0.18	—	0.02	0.25	0.07
Household appliances, etc.	—	0.23	0.41	0.43	0.19	0.63	0.86	0.51
Household services	—	0.29	0.11	0.03	0.03	0.39	2.91	0.51
Clothing, bedding and headwear . . .	23.08	2.52	3.14	7.12	7.88	9.64	19.83	8.91
Footwear	7.84	—	0.23	0.08	1.19	0.55	1.57	0.62
Miscellaneous (laundry, etc.)	1.66	0.90	1.41	1.79	2.25	2.84	4.33	2.48
Medical care	0.11	0.79	3.85	1.34	1.93	7.77	11.93	5.51
Personal care	1.60	0.93	1.63	1.50	1.86	2.41	3.55	2.15
Education and reading	3.92	—	0.21	1.76	3.18	4.21	6.69	3.14
Recreation and amusement	3.14	0.12	0.41	0.24	0.25	0.68	1.92	0.64
Transport and communication	0.22	0.56	1.19	0.74	1.05	1.13	5.04	1.48
Subscription, etc.	0.01	0.11	0.22	0.95	0.39	2.03	1.38	1.20
Personal effects and Miscellaneous expenses.	—	—	0.29	0.08	0.12	0.56	1.81	0.49
Sub-total: non-food	55.82	17.73	24.47	32.76	38.38	56.17	93.96	47.76
Total consumption	185.64	72.43	74.24	107.24	120.24	165.29	232.10	139.42

TABLE 5.6—*contd.**Average monthly expenditure by family income classes—contd.*

Sub-groups and groups of items	Monthly family income class (Rs.)							All
	<30	30— 60	60— 90	90— 120	120— 150	150— 210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Non-consumption expenditure—</i>								
Taxes, interest and litigation . . .	—	0.12	0.81	2.11	1.04	2.72	2.75	2.03
Remittance to dependants . . .	—	2.63	12.53	3.07	2.69	3.26	7.68	5.27
Savings and investment . . .	6.71	1.43	6.01	7.48	9.21	19.45	27.07	14.10
Debts repaid	11.95	1.22	3.69	5.44	9.26	12.30	15.87	9.39
Total: Non-consumption expenditure.	18.66	5.40	23.04	18.10	22.20	37.73	53.37	30.85
Total disbursement	204.30	58.00	97.28	125.34	145.44	203.02	285.47	170.17

The average monthly consumption expenditure per family was Rs. 139.32. Expenditure on food worked out to Rs. 91.56 or about 66 per cent. of the consumption expenditure. In analysing the pattern in terms of percentage expenditure it has to be borne in mind that single-member families, having a distinct consumption pattern of their own featured in varying proportions in different income classes. Such factors vitiate the trend of percentage expenditure on specific groups or sub-groups with income in many cases. Subject to this, the proportion of expenditure on food to consumption expenditure showed small variation from the overall average (about 66 per cent.) with a rise in family income.

Taking sub-groups under the food groups, the expenditure as percentage of the consumption expenditure on pulses and pulse products, oil seeds, oil and fats vegetables and their products, condiments and spices remained more or less constant, that on milk and milk products generally increased with the increase in income barring the lowest income class where it was marked by high and that on cereals and cereal products showed no clear trend.

The non-food groups accounted for about 34 per cent. of the total consumption expenditure. Of this, the expenditure on the more important necessities, *viz.*, fuel and light, house rent, water charges and repairs and clothing, bedding and headwear sub-groups formed about 52 per cent. While the percentage expenditure on fuel and light and house-rent, water charges, repairs, etc. remained more or less constant except in the first two income classes and that on clothing, bedding and headwear fluctuated without showing any definite trend. As for other

conventional necessities and luxuries, the proportionate expenditure did not bear any relationship with the increase in income.

Non-consumption outgo and capital outlays amounted to Rs. 30.85 per family per month on an average or about 22 per cent. of the consumption expenditure. As regard debts repaid and savings and investment, the percentage expenditure to total consumption fluctuated in different income classes.

5.5 Expenditure by per capita income

Table 5.7 gives the break-up of the average monthly expenditure per family by sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

Average monthly family expenditure and disbursement by per capita income classes

Sub-groups and groups of items	Monthly per capita income class (Rs.)									
	£ 5	5— £ 10	10— £ 15	15— £ 20	20— £ 25	25— £ 35	35— £ 50	50— £ 65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Food										
Cereals and cereal products.	85.00	41.28	60.12	60.33	60.90	60.66	56.50	42.95	9.11	56.18
Pulses and Pulse Products	10.00	5.16	6.90	8.28	9.25	8.36	8.09	7.32	1.62	7.59
Oilseeds, oils and fats.	2.00	2.32	2.27	2.69	3.87	3.44	4.13	3.12	0.59	3.00
Meat, fish, and eggs.	—	1.19	1.22	1.42	1.94	2.91	5.76	3.29	0.76	2.25
Milk and milk Products.	51.00	2.05	5.30	7.04	8.83	11.91	13.82	10.28	3.13	8.87
Vegetables and vegetable products.	4.37	2.94	4.88	4.44	5.09	5.52	6.45	4.21	1.22	4.72
Fruits and fruit products.	—	0.36	0.96	0.39	0.78	1.13	3.10	3.34	0.90	1.09
Condiments, spices, sugar, etc.	4.50	3.01	3.31	3.93	4.79	4.81	5.21	3.40	1.10	4.07
Non-alcoholic beverages.	—	0.37	0. .	0.30	0.21	0.27	0.37	0.18	0.05	0.23
Prepared meals and refreshments.	2.50	0.5	1.34	1.80	2.17	3.13	4.71	6.11	12.12	3.61
Sub-total: food	159.37	59.53	86.38	90.62	106.82	102.14	108.14	84.20	30.60	11.56

TABLE 5.7—*contd.*

Average monthly family expenditure and disbursement by per capita income classes—contd.

1	Monthly per capita income class (Rs.)									
	2	3	4	5	6	7	8	9	10	11
<i>Non-food</i>										
Pan, supari . . .	0.50	0.55	0.70	0.71	1.07	1.17	1.79	1.60	0.99	1.05
Tobacco and tobacco products.	0.50	1.49	1.91	2.03	2.54	2.74	3.58	3.72	1.44	2.42
Alcoholic beverages etc.	—	0.41	0.10	0.25	0.95	0.51	2.13	3.58	0.86	0.74
Fuel and light . . .	10.37	9.99	7.39	7.77	9.23	8.80	9.31	8.42	2.36	7.92
House rent, water charges, repairs etc.	5.00	5.16	6.85	7.38	8.13	9.25	10.74	6.88	4.24	7.92
Furniture and furnishings.	—	0.15	—	—	0.20	0.09	0.06	—	0.02	0.07
Household appliances etc.	—	0.06	0.56	0.35	0.76	0.59	0.47	1.35	0.01	0.51
Household services . . .	—	0.01	0.05	0.06	0.04	0.59	3.14	1.26	0.22	0.51
Clothing, bedding and headwear.	29.00	0.54	7.10	6.86	7.44	9.65	22.66	13.71	3.37	8.91
Footwear	10.00	—	0.04	0.32	0.19	0.87	1.49	1.26	0.90	0.62
Miscellaneous (laundry, etc.)	1.75	0.79	1.64	2.08	2.46	2.98	3.87	2.52	1.63	2.48
Medical care	—	0.47	6.88	1.82	4.25	7.81	6.94	19.44	3.52	5.51
Personal care	1.90	1.20	1.72	1.87	2.19	2.47	3.06	2.82	1.48	2.15
Education and reading.	5.00	0.55	1.53	1.97	3.42	4.36	5.95	2.11	1.32	3.14
Recreation and amusement.	4.00	0.74	0.06	0.27	0.49	0.82	1.34	1.49	0.81	0.64
Transport and communication.	—	0.41	0.42	1.00	1.12	1.08	4.47	2.57	2.70	1.48
Subscription etc. . .	—	0.22	1.50	0.65	2.64	0.51	1.47	1.48	0.37	1.20
Personal effects and miscellaneous expenses.	—	0.14	0.03	0.38	0.15	0.64	2.06	1.47	0.07	0.49
Sub-total: non-food	68.02	22.88	38.48	35.97	47.27	54.93	84.53	75.68	26.31	47.76
Total consumption . .	227.39	82.41	124.86	126.59	154.10	157.07	192.67	159.88	56.91	139.32
<i>Non-consumption expenditure.</i>										
Taxes, interest and litigation.	—	0.13	1.38	2.47	1.98	2.43	2.21	1.89	0.98	2.03
Remittance to dependants.	—	—	0.46	0.15	0.54	0.85	0.24	7.55	44.49	5.27
Savings and investments.	8.56	7.44	6.08	9.09	14.76	19.46	23.14	20.27	8.57	14.16
Debts repaid	15.25	0.82	4.22	7.25	11.19	11.84	10.02	14.52	7.58	9.39
Total: non-consumption expenditure.	23.81	8.39	12.14	18.96	28.47	34.58	35.61	44.23	61.62	30.85
Total disbursement	251.20	90.80	137.00	145.55	182.57	191.65	228.28	204.11	118.53	170.17

The percentage expenditure on food did not show any definite trend upto the per capita income class "Rs. 15 to less than Rs. 20" but increased with the increase in the level of per capita income thereafter.

5.6 Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel curve after Earnest Engel. The main results derived by Engel from his studies are set out below :

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) The proportion of expenditure on rent and clothing is approximately constant and that on 'Luxury' items increases with a rise in the level of living.

Of the above propositions the second is the most important since this has been confirmed repeatedly and is known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size group by the percentage expenditure on food.

5.61 Analysis by per capita income classes

Expenditure on food depends on various factor besides income, and the size of the family is the most important among such factors. To eliminate the effects of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5.8

Percentage distribution of families in each per capita income class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)									All
	< 5	5— 10	10— 15	15— 20	20— 25	25— 35	35— 50	50— 75	65 and above	
1	2	3	4	5	6	7	8	9	10	11
Below-45 . . .	—	—	2.59	—	1.37	2.11	14.50	27.73	94.49	12.90
45—50 . . .	—	—	—	1.48	1.28	5.19	14.37	—	—	3.21
50—55 . . .	—	—	2.55	5.20	2.00	9.23	6.54	27.48	0.25	5.55
55—60 . . .	—	6.24	5.95	3.61	12.93	12.27	19.87	4.56	5.26	9.73
60—65 . . .	—	—	11.89	5.40	21.03	20.80	18.52	39.70	—	14.80
65—70 . . .	—	7.34	20.92	35.26	12.86	22.39	18.79	—	—	19.32
70 and above . . .	100.00	86.42	56.10	49.05	47.8	28.01	7.50	0.53	—	34.49
Total . . .	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

It will be seen that the percentage of the families recording appreciably high percentage (70 and above) expenditure on food generally declined in the higher per capita income classes.

5.62 Analysis by family size—

While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, large-size families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

Percentage distribution of families in each family size class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Number of families (unestimated)	Family size					
		1	2 and 3	4 and 5	6 and 7	Above 7	All
1	2	3	4	5	6	7	8
Below 45	58	94.87	9.02	4.84	2.64	2.12	12.90
45—50	12	0.37	4.39	5.71	3.72	1.05	3.21
50—55	25	0.78	22.86	4.23	6.20	3.67	5.55
55—60	52	3.72	12.99	10.68	11.13	8.69	9.73
60—65	72	—	33.35	16.74	14.23	14.89	14.80
65—70	93	—	9.85	17.89	19.90	29.72	19.32
70 and above	168	0.26	7.54	39.91	42.18	39.86	34.49
Total	480	100.00	100.00	100.00	100.00	100.00	100.00
Percentage distribution of families .	x	10.23	6.40	25.00	31.80	26.51	100.00
Number of families (unestimated). .	x	53	47	118	138	124	480

About 95 per cent. of the single member families spent below 45 per cent. on food and only less than 1 per cent. of such families spent 60 per cent. or more on food, only about 3 per cent. and 2 per cent. of the families, containing 6 and above 7 members respectively spent less than 45 per cent. on food and similarly about 76 per cent. and 84 per cent. of similar families spent 60 per cent. or more on food. The influence of the size the family is expected to be felt more markedly in case of the end classes of percentage expenditure on food, i.e., less than 45 and 70 or more than which are appreciably or lower on higher than overall average percentage expenditure on food.

5.7 Proportion of families reporting expenditure on selected sub-groups—

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure or non-consumption outgo or capital outlay often reveal a great deal about the expenditure habits of the population groups. Such figures by size of families are given in Table 5.10

TABLE 5.10

Percentage of families reporting expenditure on selected sub-groups by family size

Items	Family size						reporting families (unestimated)
	One	Two or three	Four or five	Six or seven	Above seven	All sizes	
1	2	3	4	5	6	7	8
Prepared meals and refreshments.	91.47	89.49	83.24	84.97	79.86	84.14	464
Non-alcoholic beverages	14.61	26.26	20.73	26.93	32.36	25.51	116
Pan, supari.	76.84	63.64	75.26	73.31	80.62	75.48	363
Tobacco and tobacco products.	74.20	87.80	83.56	82.04	91.66	84.54	408
Alcoholic beverages	14.06	20.62	13.87	15.21	16.11	15.32	70
Furniture and furnishings	—	4.73	1.12	0.41	1.91	1.22	6
Household services	11.47	6.72	13.16	8.52	9.68	10.18	48
Medical care	28.51	40.07	42.63	48.30	46.58	44.40	304
Personal care	100.00	99.57	100.00	99.13	98.93	99.41	477
Education and reading	13.93	41.61	39.14	50.70	62.28	46.52	308
Recreation and amusement	51.75	48.73	30.64	24.22	36.29	33.42	189
Transport and communication.	96.36	50.06	33.79	39.82	37.49	43.11	306
Remittance to dependant	96.80	13.15	3.59	2.74	3.03	13.32	68
Savings and investment	84.41	91.71	97.52	96.93	99.52	96.15	480
Debts repaid	37.02	51.16	54.19	51.49	61.63	53.33	219

About 84 per cent. of the families incurred expenditure on prepared meals and refreshments. About 26 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, coffee, etc. Addiction to tobacco and tobacco products was wide spread as about 85 per cent. of the families reported expenditure on this item, the percentage remaining fairly steady in all size classes. About 15 per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings did not seem to be very popular objects of expenditure. Expenditure on personal care was reported by 99 per cent. of the families, the percentage remaining fairly steady in all size classes. Expenditure on education and reading was reported by about 47 per cent. of the families. A little more than 33 per cent. of the families reported expenditure on recreation and amusements. The families reported expenditure on the use of means of transport and communications formed about 43 per cent. of the families.

A majority of the families were either saving or investing some amount and the percentage was more or less steady in all size classes. The percentage of families reporting expenditure on remittances to dependants was the highest in case of single members. On the whole, about 13 per cent. of the families were making remittances to dependants and about 53 per cent. of the families were making repayments on debts.

CHAPTER 6

FOOD CONSUMPTION AND NUTRITION

6.1 Quantities of food consumed—

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding prepared meals and refreshments for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in Table 6.1.

TABLE 6.1

Average quantity consumed per family per month by item

Item	Standard unit (quantity)	Number of families reporting quantity (unestimated)*	Average Quantity per family of all families
1	2	3	4
Food beverages, etc. Cereals and cereal products—			
Paddy	Kg.	4	1.27
Rice	"	446	49.52
Wheat	"	319	23.09
Wheat atta	"	133	5.89
Lajra	"	1	0.03
Maize	"	44	1.56
Maize atta	"	5	0.19
Barley	"	26	0.43
Barley atta	"	6	0.05
Pea	"	8	0.19
Gram	"	230	6.44
Gram atta	"	18	0.38
Small millet	"	1	0.01
Sattu	"	33	0.18
Chira, muri, khoi, lawa	"	41	0.21
Maida	"	4	0.01
Suji, rawa	"	21	0.05
Sewal	"	5	0.01
Cake pastry	"	2	0.00
Biscuit	"	3	0.00
Pulses and pulse products—			
Arhar	"	263	4.08
Gram	"	196	3.52
Moong	"	16	0.09
Masur	"	88	0.38
Urd	"	81	0.21
Khesari	"	6	0.06
Pea	"	88	0.69
Other pulses	"	61	0.06
Pulse products	"	22	0.06

*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—*contd.**Average quantity consumed per family per month by item—contd.*

Item	Standard unit (quantity)	Number of families reporting quantity (unestimated)*	Average quantity per family of all families
1	2	3	4
<i>Oilseeds, Oils and Fats—</i>			
Mustard oil	kg.	449	1.26
Coconut oil	"	1	0.00
Vanaspati	"	50	0.10
<i>Meat, fish and eggs—</i>			
Goat meat	"	179	0.66
Beef	"	7	0.06
Mutton	"	1	0.00
Pork	"	1	0.00
Fresh fish	"	150	0.52
Egg hen	no.	23	0.86
<i>Milk and milk products—</i>			
Milk cow	l.	282	11.08
Milk buffalo	"	45	1.76
Curd	kg.	41	0.22
Khoa	"	1	0.00
Ghee cow	"	22	0.93
Ghee Buffalo	"	134	0.23
Butter	"	2	0.01
Powdered milk	"	2	0.01
Other milk and products	"	3	0.02
<i>Condiments and spices—</i>			
Salt	kg.	453	2.01
Turmeric	g	100	57.39
Chilly-green	"	2	0.82
Chilly-dry	"	97	102.29
Onion	kg.	182	1.17

TABLE 6.1—*contd.**Average quantity consumed per family per month by item—contd.*

Item	Standard unit (quantity)	Number of families reporting quantity (unestimated)*	Average quantity per family of all families
1	2	3	4
Garlic	g.	56	27.64
Coriander	"	77	52.60
Ginger	"	4	0.58
Pepper	"	48	10.61
Methi	"	2	0.35
Jira	"	48	8.40
Clove	"	6	0.82
Elaichi	"	2	0.00
Mixed spices	"	411	863.24
Other spices, etc.	"	1	0.12
<i>Vegetable and vegetable products—</i>			
Potato	kg.	347	5.54
Muli, Turnip, radish	"	19	0.07
Carrot, beet	"	7	0.02
Arum	"	10	0.07
Other root vegetable	"	64	0.44
Brinjal	"	147	3.21
Cauliflower	"	41	0.45
Cabbage	"	25	0.24
Jack fruit	"	8	0.04
Ladies finger	"	45	0.28
Tomato	"	73	0.97
Pumpkin	"	27	0.35
Gourd	"	3	0.01
Kaccha	"	85	0.71
Bean	"	35	0.44

TABLE 6.1—*contd.**Average quantity consumed per family per month by item—contd.*

Item	Standard units (quantity)	Number of families reporting quantity (unestimated)*	Average quantity per family of all families
1	2	3	4
Pea	kg.	4	0.01
Other vegetables	"	343	6.73
Palak	kg.	29	0.22
Amaranth, chalai	"	10	0.05
Other leafy-vegetables	"	85	0.77
Pickle preservatives	"	2	0.00
Other vegetable products	"	21	0.06
<i>Fruits and fruit product—</i>			
Banana, Plantain	no.	48	3.88
Orange	"	35	0.91
Lemon	"	35	1.34
Mango	"	38	3.90
Jackfruit	"	1	0.00
Pineapple	"	1	0.02
Water melon	"	2	0.01
Coconut	"	10	0.11
Cashew nut	kg.	1	0.00
Apple	"	8	0.01
Kharbooza	"	3	0.03
Dried fruit	"	21	0.03
Other fruits	"	49	0.57
<i>Sugar, honey, etc.—</i>			
Sugar crystal	"	308	0.92
Gur	"	153	0.55
Honey	"	2	0.01
Sugar candy	"	27	0.03
Others	"	2	0.01

TABLE 6.1—*contd.**Average quantity consumed per family per month by item—contd.*

Item	Standard units quantity	Number of families reporting quantity (unestimated)*	Average quantity per family of all families
1	2	3	4
<i>Pan, supari—</i>			
Pan leaf	no.	21	11.96
Pan finished	"	183	28.07
Supari	g.	28	8.86
Lime	"	20	7.81
Katha	"	19	3.03
<i>Tobacco and tobacco products—</i>			
Bidi	no.	328	281.79
Cigarette	"	69	18.93
Zarda, Kimam, surti	g.	15	1.40
Smoking tobacco	"	8	18.66
Leaf tobacco	"	58	33.13
Hukka tobacco prepared	"	122	260.69
<i>Alcoholic beverages—</i>			
Toddy neera	pint	18	1.20
Country liquor	"	39	0.33
Ganja	g.	22	1.17
Bhang	"	2	0.23
Beer	pint	2	0.02
<i>Other beverages—</i>			
Tea leaf	kg	116	0.03

g=gram ; kg=kilo gram ; no =number ; l=litre.

The quantity of cereals and cereal products consumed, on an average, by a working class family per month was 89.42 kg. Of this, the major portion (49.52) was accounted for by rice. The average size of a family in terms of adult consumption units was 4.75 and hence the quantity of cereals consumed per adult per day worked out to about 0.62 kg. Besides 89.42 kg. of cereals and cereal products, the average family consumed 11.14 kg. of pulses and pulse products; 1.24 kg. of meat, fish (excluding poultry and eggs for which quantity figures in weights were not available); 1.26 kg. of mustard oil; 12.84 litre of milk and 0.52 kg. of milk products,

1.30 kg. of condiments and spices; 20.68 kg. of vegetables and vegetable products and 1.52 kg. of sugar, honey, etc. Apart from these there was some consumption of fruits and fruit products but this could not be reduced to weight and of prepared meals, etc., for which quantitative data could not be collected.

Among items of pan-supari, tobacco and beverages, an appreciable consumption of pan-finished, bidi and hukka tobacco prepared, was recorded.

6.2 Analysis of nutrition contents

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Monghyr-Jamalpur was attempted on the basis of data presented in table 6-1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of various age-groups :

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group of 5-14 years at 2,000. The male manual workers were assumed to be moderately active and requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg/hour and a good number requiring even less than 3. All women falling in the age group of 15-54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5-14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15-54 years, one third were assumed to be pregnant or nursing and their protein requirements calculated at 100 g. per day.

3. The calcium requirements of children upto 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. while for the rest it was assumed to be 20 mg. per day.

5. The Vitamin B₁ requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutrient contents of meals taken in restaurants, cafeterias, etc. are available. However, it has been calculated while planning low cost menus, that 75 paise worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth of meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6-2 gives the nutritive value of the food-stuffs consumed, on an average by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories in terms of the different nutrients.

TABLE 6.2

The nutritive value of food-stuffs consumed, on an average, by a working class family

Nutrients	Quantity consumed per day per family	Quantity recommended
Calories	13,381	12,706
Protein	414g.	340g.
Fat	141g.	—
Calcium	2.9g.	7.0g.
Iron	209mg.	124 mg
Vitamin A	8,395 i.u.	20,965 i.u.
Vitamin B ₁	7.7mg.	6.4mg.
Vitamin C	216mg.	300mg.
Nicotinic acid	81mg.	—
Riboflavin	5.1mg.	—

g=gram, mg=milligram,

i.u.=international unit

The overall nutritive value of the diet appeared to be fair but there was need for improvement. Intake of mixed cereals instead of rice and increased intake of leafy-vegetables, fruits and at least skimmed milk by children and pregnant and nursing women would help to overcome the deficiencies in respect of calcium, Vitamin A and Vitamin C.

CHAPTER 7

Budgetary Position

7.1 Introductory

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amounts spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly, data are collected from the sample families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then in the present survey the value of consumption of articles of food, drink, tobacco and fuel and light were taken on the disbursement side and not the purchase value. Net income 'family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors an exact balance between average receipts and disbursements per family cannot be expected in the data.

Table 7-1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TALBE 7-1

Average receipts, disbursements and balancing difference by family income classes

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disburse- ments per family per month (Rs.)	Net balancing difference(+) or (-) (Rs.)
1	2	3	4	5
Less than 30	0.36	219.44	204.30	+15.14
30 to less than 60	1.25	60.01	58.00	+2.01
60 to less than 90	17.70	100.09	97.28	+2.81
90 to less than 120	18.51	126.73	125.34	+1.39
120 to less than 150	12.53	149.50	145.44	+4.06
150 to less than 210	38.42	206.45	203.02	+3.43
210 and above	11.23	291.51	285.47	+6.04
Total	100.00	173.49	170.17	+3.32

Taking all income classes, the net balancing difference was +Rs. 3.32 or about 2 per cent. of the total receipts. The net balancing difference was positive in all cases i.e. receipts were more than disbursements.

7.2 Budgetary position by family income.

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e. the budgetary position of the families. The term current money income has been taken to include income from paid employment, self-employment and other income such as that from rent from land, and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while money expenditure for current living has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2

Budgetary position by family income classes.

Monthly family income class (Rs.)								
Item	30	30- \angle 60	60- \angle 90	90- \angle 120	120- \angle 150	150- \angle 210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.).	0.01	48.89	82.26	102.83	136.16	177.13	272.80	149.83
Average monthly expenditure per family (Rs.)	185.64	55.35	87.58	112.42	126.97	171.27	242.53	146.62
Monthly Balance								
Percentage of families recording surplus* to total families.	0.03	0.37	10.14	8.28	8.92	25.41	8.96	62.11
Percentage of families recording deficit to total families.	0.33	0.88	7.56	10.23	3.61	13.01	2.27	37.89
Average surplus (+) or deficit (-) per family (Rs.).	(-)-185.63	(-)-6.46	(-)-5.32	(-)-9.59	8.19	5.86	30.27	3.21

Zero balance is considered as surplus.

Of the total families surveyed 38 per cent. had deficit budgets while the remaining 62 per cent. had surplus budgets (including the balanced budgets). The proportion of families having surplus budgets varied from about 8 per cent. in the lowest income class to 80 per cent. in the highest class.

7.3 Budgetary position by family composition.

Table 7.3 gives the budgetary position of the families by certain family type in terms of the number of adults and children in the family.

TABLE 7.3

Budgetary position by family composition.

Item	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	2 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Percentage of families recording surplus* to total families	7.35	0.28	0.67	3.94	2.17	9.65	0.10	2.38	12.22	22.85	62.11
Percentage of families recording deficit to total families	2.38	0.03	0.48	0.87	1.23	5.30	0.03	1.02	9.77	16.78	37.89
Average amount of surplus (+) or deficit (—) (Rs.) per family over of all families together	8.30	6.40	25.06	14.77	6.64	3.82	15.87	15.20	(—)2.95	1.66	3.21

* Zero balance is considered as surplus.

Considering the surplus or deficit position as a whole, all the families except those consisting of 3 adults and more than 1 child had on an average, surplus budgets. The surplus was comparatively more in the case of families having 2 adults only.

PART II
(LEVEL OF LIVING)

CHAPTER 8

Level of Living

8.1 *Concept of level of living*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, e.g., income and expenditure of working class families (as defined for the purpose of this survey) in Monghyr-Jamalpur. The concept of level of living, however, does not merely end with the satisfaction of material wants, it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in non-material aspect of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care—desires for particular types of food, drink, housing, clothing, etc., for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These non-material aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on the additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living covered were :—

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and the situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable articles and live-stock.

8.2 Scope of Schedule 'B'

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The objects were not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness' information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under 'Education' information was collected not only about levels of literacy but also about interest of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of right, trade unionism and social security,' details were collected about the extent to which the workers were in a position to enjoy their rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, *e.g.*, Investigator and informant bias arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to condition of repairs, sewage and ventilation arrangements in Chapter 11 and welfare amenities provided to workers and awareness of provisions of labour laws on the part of the workers in Chapter 12 is based on the opinion of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at least be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (120 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, *i.e.*, distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

CHAPTER 9

Educational Interests

9.1 General education.

Data were collected on educational interest of the members of the sample working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education, by family income classes. Table 9.2 shows distributions of members not receiving education, separately for children (5-14 years) and others, by reasons and income classes.

TABLE 9.1

Distribution of persons (aged 5 years and above) by income and educational standard

Item	Monthly family income class (Rs.)			
	60	60-120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above)	25	200	328	553
Percentage to total	4.52	36.17	59.31	100.00
(A) All persons—				
Percentage receiving education	8.00	16.91	29.82	24.19
Percentage not receiving education	92.00	83.09	70.18	75.81
Total	100.00	100.00	100.00	100.00
(B) Children—				
Percentage receiving education	50.00	46.27	62.79	57.09
Percentage not receiving education	50.00	53.73	37.21	42.90
Total	100.00	100.00	100.00	100.00
(C) All persons receiving education—				
Percentage receiving education in primary school.	100.00	73.53	64.63	67.11
Percentage receiving education in secondary school.	—	23.53	31.31	28.89
Percentage receiving education in other institutions.	—	2.94	4.06	2.70
Total	100.00	100.00	100.00	100.00

TABLE 9-2

Percentage distribution of persons, children and others not receiving education by reasons and family income

Reasons for not receiving education	Monthly family income class (Rs.)							
	60		60-120		120 and above		All	
	Children	Others	Children	Others	Children	Others	Children	Others
1	2	3	4	5	6	7	8	9
Not reporting . . .	—	4.76	8.33	2.29	—	—	3.49	1.19
Financial difficulties	50.00	90.48	41.67	83.97	47.92	82.71	45.35	83.69
Lack of facilities . .	—	—	8.33	9.92	8.33	5.95	8.14	7.12
Domestic difficulties	—	—	11.11	1.58	2.08	4.80	5.81	3.26
Attending to family enterprise.	—	4.76	—	—	—	1.08	—	0.89
Lack of interest	50.00	—	16.67	2.29	37.50	4.37	29.07	3.26
Others . . .	—	—	13.89	—	4.17	1.08	8.14	0.59
Total . . .	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Of all the family members aged 5 years and above, about 76 per cent. were not receiving education. The percentage of children of 5 to 14 years of age receiving education was 57 which indicated that a majority of families were keen on educating their children. Of the total members receiving education about 67 per cent. were in primary schools, about 29 per cent. in secondary schools and about 4 per cent. were receiving education through other institutions, e.g., literacy centres, technical institutions, colleges, etc. The main reasons for children not receiving education were reported to be financial difficulties and lack of interest while for adult members the main reason was reported to be financial difficulties.

CHAPTER 10

SICKNESS AND TREATMENT

10.1 *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light as to how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, *e.g.*, headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness, during the reference period of 60 days preceeding the date of survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To a certain the duration of sickness and treatment, the date of commencement and the date of termination of the sickness during the reference period were taken into consideration.

The broad types of sickness, *e.g.*, digestive disorders, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on sickness, *i.e.*, whether work was stopped or not.

10.2 *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, type of treatment, source of assistance and consequences. In all, there were 38 cases of sickness reported among 658 members of the sampled families. Information on consequences of sickness was collected only for gainfully occupied members of families.

TABLE 10.1

Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) sources of assistance received and (e) consequences.

	Percentage of cases
I	
(a) <i>Type of sickness</i> —	
Dysentery, diarrhoea and stomach trouble	5.26
Fever	76.32
Small pox, plague, cholera	2.63
Respiratory diseases	—
Cough and cold	2.63
Other diseases	13.16
Total	100.00
(b) <i>Duration (during the reference period)</i> —	
Not reporting	10.53
Below 7 days	21.05
7 days to below 15 days	50.00
15 days to below 30 days	13.16
30 days to below 60 days	5.26
60 days	—
Total	100.00

TABLE 10.1--*contd.*

Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment (d) sources of assistance received and (e) consequences

1	Percentage of cases
2	
(c) Type of treatment—	
No treatment	—
Self treatment	—
Ayurvedic treatment	2.63
Unani treatment	5.20
Homoeopathic treatment	23.68
Allopathic treatment	68.43
Others	—
Total	100.00
(d) Source of assistance received—	
Not reporting	7.90
No assistance received	73.68
E.S.I.	2.63
Employer	13.16
Others	2.63
Total	100.00
(e) Consequences (for gainfully occupied members of families)—	
Not reporting	7.69
Work and normal diet stopped	38.46
Only work stopped	30.77
Only normal diet stopped	—
None stopped	23.08
Total	100.00

Fever was the main sickness reported. The distribution of cases by duration of sickness showed that in about 71 per cent. of the cases, the sickness lasted for less than 15 days, in about 13 per cent. 15 days to below 30 days and in about 5 per cent. 30 days and above. In about 68 per cent. of the cases of sickness, allopathic treatment was taken. In about 13 per cent. of the cases of sickness assistance was received from the employers while in about 74 per cent. of the cases no financial assistance for treatment was received. Taking the cases of sickness among the gainfully occupied members of the families, in about 69 per cent. of the cases the sickness resulted in stoppage of work. The average duration of such stoppage was about 13 days.

CHAPTER 11

HOUSING CONDITIONS

11.1 *Introductory*

Detailed data about the conditions of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11.2. *Condition of building*

Table 11.1 shows the general characteristics of the building, such as type of building, type of structure, ownership or type of landlord, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

Distribution of families by general characteristics of the building in which dwellings were located.

	Percentage of families
1	2
(a) <i>Type of building—</i>	
Chawl/bustee	98.33
Flat	0.83
Independent building	0.34
Others	—
Total	100.00
(b) <i>Type of structure—</i>	
Not reporting	—
Permanent kachha	44.17
Permanent pucca	33.33
Temporary kachha	16.67
Temporary pucca	5.83
Total	100.00
(c) <i>Ownership or type of landlord—</i>	
Employers	6.67
Self	72.50
Private	20.83
Public bodies	—
Total	100.00

TABLE 11.2—*contd.**Distribution of dwellings by various characteristics*

	Percentage of dwelling
1	2
(e) Provision of bathroom—	
No bathroom provided	97.50
Where provided—	
(i) in individual use	2.50
(ii) in common use	—
Total	100.00
(f) Provision of covered verandah—	
Provided	84.17
Not provided	15.83
Total	100.00
(g) Source of water supply—	
Tap provided—	
(i) In dwelling	3.33
(ii) Outside dwelling	19.17
Well (with or without hand pump)	77.50
Tanks and ponds	—
Rivers, lakes and springs	—
Others	—
Total	100.00
(h) Provision of latrine—	
Not reporting	—
No latrine	72.50
In individual use	10.83
In common use with other families	16.67
Total	100.00
(i) Type of latrine—	
Flush system	5.00
Septic tank system	5.00
Manually cleaned	90.00
Total	100.00

It would be seen that a majority of dwellings were having one living room with no provision for store room, bath and latrine. The sources of water supply were mainly wells (with or without hand pump) and taps provided mostly outside the dwellings.

11.4 Distance of dwellings from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the percentage distribution of families visiting important places by distance of the places from their dwellings.

TABLE 11.3

Distribution of families visiting important places by distance of the places from their dwellings

Particulars of places, etc.	Percentage of families not reporting	Percentage of families not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6	7
Work place of the main earner	3.33	—	10.83	18.34	67.50	100.00
Primary school	—	4.17	58.33	29.17	8.33	100.00
Medical aid centre	—	55.84	13.33	15.00	15.83	100.00
Hospital	0.83	1.67	16.67	20.83	60.00	100.00
Playground for children	—	18.33	33.34	17.50	30.83	100.00
Cinema house	0.83	8.33	20.83	13.33	56.68	100.00
Shopping centre-grocery	0.83	—	31.67	39.17	28.33	100.00
Shopping centre-vegetables	0.83	—	31.67	35.00	32.50	100.00
Employment exchange	1.67	21.67	4.16	7.50	65.00	100.00
Railway station	0.83	0.84	21.67	27.50	49.16	100.00
Bus stop	0.83	28.33	24.17	12.50	34.17	100.00
Post office	—	—	30.00	35.00	35.00	100.00

In about 68 per cent. of the cases, work-places of the main earners were at a distance of 2 miles and above from their dwellings. Other important places of visit reported by the workers or their families such as hospital, cinema house, employment exchange, railway station and bus stop were situated at a distance of 2 miles and above in a majority of reporting cases. A majority of the families had, however, not visited the medical aid centre.

CHAPTER 12

EMPLOYMENT, WORKING AND SERVICE CONDITIONS

12.1 *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such employee-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

12.2 *Employment pattern*

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as 'Permanent' and 'Others' for a reference period of one year.

TABLE 12.1

Distribution of man weeks by employment status

Employment particulars	Percentage of man-weeks worked			
	Not reporting	Permanent employees	Other employees	All
1	2	3	4	5
(a) <i>Paid employment—</i>				
(i) <i>Factories</i>	—	80.16	80.61	80.21
(ii) <i>In other establishments</i>	—	3.26	1.12	3.05
(b) <i>Self—employment</i>	—	15.08	13.78	14.96
(c) <i>In employment but not at work</i>	—	1.50	1.28	1.43
(d) <i>Not in employment but—</i>				
(i) <i>Seeking work</i>	—	—	3.21	0.30
(ii) <i>Not seeking but available for work</i>	—	—	—	—
(iii) <i>Not available for work,</i>	—	—	—	—
Total	—	106.00	100.00	100.00
Number of employees	—	114	12	120

In case of permanent employees the percentage of man-weeks not in employment was nil.

12.3 Condition of work-places

Table 12.2 gives the opinion of the employee-members of the sampled families (excluding those who were on out door duties), classified by industry-groups about the condition of work-places.

TABLE 12.2

Percentage distribution of employee-members according to opinion expressed on condition of work-places by industry-groups

Condition of work-place	Industry groups			
	Tobacco Products	Transport equipment	Rest	Total
1	2	3	4	5
<i>Temperature, humidity and ventilation—</i>				
Uncomfortable	10.53	25.32	28.57	23.81
Tolerable or comfortable	89.47	74.68	67.86	75.40
No particular comment	—	—	3.57	0.79
Total	100.00	100.00	100.00	100.00
<i>Illumination—</i>				
Too dark	5.26	3.80	—	3.17
Too bright	10.53	29.11	32.14	26.08
Tolerable or good	84.21	67.09	67.86	69.85
Total	100.00	100.00	100.00	100.00
<i>Cleanliness—</i>				
Dirty	—	22.78	32.14	21.41
Fair or good	100.00	72.15	60.71	73.81
No particular comment	—	5.07	7.15	4.76
Total	100.00	100.00	100.00	100.00
<i>Sitting and standing arrangement—</i>				
Uncomfortable	26.32	60.76	39.29	59.79
Comfortable	63.15	21.52	39.28	31.75
No particular comment	10.53	17.72	21.43	17.43
Total	100.00	100.00	100.00	100.00

12.4 Amenities provided

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided in the factories are presented in table 12.3.

TABLE 12.3

Percentage distribution of employee-members according to opinion expressed on amenities provided

Item	Not Provided	Provided	Total	Among provided (Col. 3) considered			
				Unsatis- factory	Satis- factory	No particular comment	Total
1	2	3	4	5	6	7	8
Latrines and urinals . . .	3.17	96.83	100.00	36.06	61.48	2.46	100.00
Bath	70.63	29.37	100.00	45.95	45.94	8.11	100.00
Wash places	61.91	38.09	100.00	39.58	56.25	4.17	100.00
Drinking water	2.38	97.62	100.00	6.51	92.68	0.81	100.00
Rest shelter	73.81	26.19	100.00	45.46	36.30	18.18	100.00
Canteen.	23.81	76.19	100.00	10.42	65.62	23.96	100.00
Reading and recreation . . .	64.29	35.71	100.00	28.89	24.44	46.67	100.00
Cooperative stores and grain shops.	57.14	42.86	100.00	50.00	22.22	27.78	100.00
Technical training	66.67	33.33	100.00	4.76	26.19	69.05	100.00
Medical facility arranged by employers.	32.54	67.46	100.00	38.82	47.06	14.12	100.00
Medical facility arranged by Employees' State Insurance Corporation.	80.16	19.84	100.00	68.00	16.00	16.00	100.00

12.5 Statutory rights and benefits

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

Distribution of employee-members by rights and benefits under labour laws and awareness thereof

Rights and benefits	Percentage of employee-members of awareness				Total
	Not reporting	Fully aware	Partially aware	Not aware	
1	2	3	4	5	6
Factories Act—					
Maximum daily hours of work at normal wages	0.80	97.60	1.60	—	100.00
Rate of overtime wages	0.80	51.20	28.00	20.00	100.00
Entitlement to leave with wages	0.80	76.00	15.20	8.00	100.00
Rate of leave with wages	0.80	54.40	26.40	18.40	100.00
Payment of Wages Act—					
Payment of wages at regular intervals	—	100.00	—	—	100.00
Maximum interval at which wages can be paid	—	97.46	2.54	—	100.00
Imposition of fines, deductions from wages	—	61.87	25.42	12.71	100.00
Procedures for complaints	—	56.78	24.58	18.64	100.00
Workmen's Compensation Act—					
Compensation for temporary disablement	—	80.46	12.64	6.90	100.00
Compensation for death due to work accident	—	71.26	21.82	6.92	100.00
Procedure for complaints	—	47.13	29.88	22.99	100.00
Employees' State Insurance Act and Scheme—					
Benefit for sickness	—	64.00	16.00	20.00	100.00
Benefit for temporary disablement	—	48.00	16.00	36.00	100.00
Dependants' benefit in case of death	—	68.00	12.00	20.00	100.00
Industrial Employment (Standing Orders) Act—					
Framing of procedure for recruitment, discharge, disciplinary action, etc.	—	61.22	30.62	8.16	100.00
Approval of procedure	—	29.59	44.90	25.51	100.00
Intimation of procedure to the workers	—	41.84	54.08	4.08	100.00
Industrial Disputes Act—					
Lay-off compensation	—	55.56	36.11	8.33	100.00
Rate of lay-off compensation	—	14.81	41.67	43.52	100.00
Notice of retrenchment	—	74.07	21.29	4.64	100.00
Retrenchment compensation	—	45.37	40.74	13.89	100.00
Employees' Provident Funds Act and Scheme—					
Contribution by employer	—	83.93	9.82	6.25	100.00
Period after which the employer's contribution becomes payable	—	24.11	36.61	39.28	100.00
Accumulation of interest	—	60.72	16.07	23.21	100.00

12.6 Trade union membership

Data collected regarding association of employee-member with trade unions are presented in table 12.5. For the purpose of the survey a trade union was defined as any organisation or association of workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of trade unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

Distribution of employee-members according to membership of trade unions and other details

Item	Percentage of employee members
1	2
Membership	
No. union	7.94
If union existing	
(a) Member	34.93
(b) Not a member	57.14
Total	100.00
Subscription paid	
Not reporting or no subscription	22.73
Paying regularly	2.27
Not paying regularly	75.00
Total	100.00
Rate of subscription per month	
Not reporting	37.21
Less than Re. 0.25	27.91
Re. 0.25 to less than Re. 0.50	20.93
Re. 0.50 and above	13.95
Total	100.00

Of the total employee-members, 35 per cent. stated to be the members of trade unions. Of these, only about 2 per cent. were paying the subscription regularly. The most common rate of subscription was 'less than Re. 0.25.'

722.7 Length of service

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the periods of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in Table 12.6.

TABLE 12-6

Percentage distribution of employee-members by industries and length of service.

Length of Service	Industry Group			
	Tobacco products	Transport equipment	Rest	Total
1	2	3	4	5
Not reporting	—	—	—	—
Less than 1 Year	—	1.26	—	0.79
One year to less than 5 years	10.53	18.99	32.14	20.63
5 years to less than 10 years	10.53	25.32	26.58	23.06
10 years to less than 20 years	57.89	46.83	32.14	46.24
20 years and above	21.05	7.60	7.14	9.82
TOTAL	100.00	100.00	100.00	100.00
Number of employees	19	79	28	126

By and large, the employee-members of the sampled families constituted a stable labour source.

12.8 Service Conditions

In regard to service conditions, information was obtained on shift working, rest interval, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members including paid apprentices, employed in registered factories on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed

if he/she was having a job, even though he/she might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 shows the relevant data collected on service conditions.

TABLE 12.7

Percentage distribution of employee-members by industries and service conditions.

Service condition	Industry Group			
	Tobacco products	Transport equipment	Rest	Total
1	2	3	4	5
<i>Shift working</i>				
Not reporting	—	—	3.57	0.79
Day	100.00	39.24	75.00	56.35
Night	—	—	—	—
Evening	—	—	—	—
Rotation	—	60.76	21.43	42.86
TOTAL	100.00	100.00	100.00	100.00
<i>Daily rest interval</i>				
No rest interval	—	—	—	—
Half an hour or less	10.53	3.80	10.71	6.35
More than half an hour	89.47	96.20	89.29	93.65
TOTAL	100.00	100.00	100.00	100.00
<i>Pay period</i>				
Not reporting	—	—	3.57	0.79
Weekly	—	3.80	3.67	3.17
Fortnightly	—	—	—	—
Monthly	89.47	96.20	64.29	88.09
Others	10.53	—	28.57	7.05
TOTAL	100.00	100.00	100.00	100.00
<i>Days of paid earned leave enjoyed</i>				
No earned leave	31.58	35.44	67.86	42.06
1 to 10 days	31.58	21.52	10.71	20.63
11 to 15 days	31.58	11.39	17.86	15.87
16 days and above	5.26	31.65	3.57	21.44
TOTAL	100.00	100.00	100.00	100.00

Roughly 56 per cent. of the employee-members were working in day shifts and rest in shifts by rotation. In regard to daily rest-interval, about 94 per cent. of the employee-members were enjoying rest-interval of more than half an hour and above and the rest enjoyed half an hour or less. As regards pay period about 88 per cent. of the employee-members were being paid monthly. Data on paid earned leave enjoyed by the employee-members during the calendar year preceding the date of survey showed that about 21 per cent. enjoyed leave from 1 to 10 days, 16 per cent. from 11 to 15 days and 21 per cent. from 16 days and above. In this connection it has to be borne in mind that some of the employee-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

12.9 Social security benefits

Data were also collected on social security benefits, e.g., under the Employees' Provident Fund Act and the Employees' State Insurance Scheme enjoyed by the employee-members as on the date of survey. These data are presented in Table 12.8.

TABLE 12.8
Distribution of employee-members by social security benefits

Schemes	Percentage of employee members
1	2
<i>Employees' Provident Funds Act and Scheme</i>	
No arrangement	11.11
If arrangement	
(A) Contributing	80.95
(B) Not contributing	
(i) Not interested	4.76
(ii) Not eligible	3.18
TOTAL	100.00
<i>Employees' State Insurance Scheme</i>	
Not reporting	
No arrangement	80.16
If arrangement	
(a) Contributing	19.84
(b) Not contributing	—
TOTAL	100.00

Of the total of 126 employee-members, about 81 per cent. were contributing to provident fund account either under Employees' Provident Funds Act or under voluntary provident fund schemes, introduced by the employers. Out of 8 per cent. of employee-members who were not contributing, a majority of them were not interested. In about 11 per cent. of the cases there was no arrangement for provident fund.

About 20 per cent. of the employee-members were covered by the Employees' State Insurance Scheme which provided sickness, work injury and maternity benefits.

CHAPTER 13

SAVINGS, ASSETS AND INDEBTEDNESS

13.1 Introductory

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place, and total debts—both on 'family account' and on 'enterprise and other purposes account'—as on the date of survey. Only the family's share of the assets was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

13.2 Components of savings

Relevant data on 'Savings' and 'Assets' are presented in Table 13.1

TABLE 13.1

A. Average amount (Rs.) of savings and assets per reporting family by income classes.

Savings/Assets	Monthly family income class (Rs.)			
	≤ 60	60-120	120 and above	All
1	2	3	4	5
<i>Average amount per reporting family (Rs.)</i>				
Savings	69.78	138.60	882.66	490.27
Assets	717.78	1,111.25	1,544.32	1,294.36
To	783.56	1,249.85	2,426.98	1,793.63

B. Percentage distribution of savings and assets by form and income classes.

Savings/Assets	Monthly family income class (Rs.)			
	≤ 60	60-120	120 and above	All
1	2	3	4	5
(i) Savings:				
(ii) (a) family account				
Life Insurance premium paid	1.70	2.25	2.08	2.12
Provident Fund—own contribution	3.55	4.42	16.79	12.61
Provident Fund—Employers' contribution	3.55	3.94	16.79	12.48
Savings (Bank, Postal and Cash in hand)	0.11	0.46	0.71	0.61
Others	—	—	—	—
TOTAL	8.91	11.09	36.87	27.84

TABLE 13.1—*contd.**Percentage distribution of savings and assets by form and income classes*

Savings/Assets	Monthly family income class (Rs.)			
	< 60	60 — < 120	120 and above	All
1	2	3	4	5
(b) On enterprise and other purposes account	—	—	—	—
(H) Assets:				
(a) On family account				
Land	20.78	29.23	21.13	29.86
Building	57.43	47.08	33.00	55.05
Jewellery and ornaments	3.61	7.64	6.32	6.63
Others	0.34	4.96	3.18	3.62
TOTAL	91.00	88.91	63.63	72.16
(b) On enterprise and other purposes account	—	—	—	—
GRAND TOTAL	100.00	100.00	100.00	100.00
Total number of reporting families..	9	52	59	129

The amount of savings per reporting family worked out to about Rs. 499 and of assets to Rs. 1,295 giving a total of Rs. 1,794. Thus, savings formed about 28 per cent. and assets about 72 per cent. of the total amount under both savings and assets held by the reporting families. Both savings and assets were held on 'family account'.

13.3 *Extent of savings and assets.*

Table 13.2 gives percentage distribution of families according to total amount of savings and assets (held on the date of survey) by income classes.

TABLE 13.2

Percentage distribution of families by total amount of savings and assets and income classes.

Amount of saving and assets	Monthly family income class (Rs.)			
	60	60-120	120 and above	All.
1	2	3	4	5
Not reporting	—	—	—	—
No savings and assets	—	5.17	—	2.50
Below Rs. 200	11.11	11.54	1.69	6.67
Rs. 200 to below Rs. 500	44.45	9.62	6.79	10.63
Rs. 500 to below Rs. 1,500	33.33	34.62	23.73	29.17
Rs. 1,500 to below Rs. 2,500	11.11	28.84	23.73	25.00
Rs. 2,500 to below Rs. 3,500	—	7.69	25.42	16.83
Rs. 3,500 to below Rs. 4,500	—	1.92	13.36	7.00
Rs. 4,500 and above	—	—	5.08	2.30
TOTAL	100.00	100.00	100.00	100.00

About 2 per cent. of the families had no savings and assets. About 54 per cent. of the families reported savings and assets of Rs. 500 to less than Rs. 2,500.

13.4 Possession of durable articles and live-stock

In addition to savings and assets, data were also collected on possession of certain selected durable articles and live-stock. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles, etc. Table 13.3 shows the names and number of durable articles, and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

Number of families possessing selected durable articles and live -stock and number of articles, etc., possessed

Durable articles and live-stock	Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1	2	3	4	5
Table	15	12.50	21	1.40
Chair	25	20.83	41	1.64
Sewing machine	1	0.83	1	1.00
Clock, time-piece	9	7.50	9	1.00
Cot	115	95.83	312	2.71
Chouki	50	41.67	61	1.22
Harmonium	2	1.67	2	1.00
Tabla, dholak	2	1.67	3	1.50
Fountain pen	84	70.00	121	1.44
Wrist watch	24	20.00	26	1.08
Cow, buffalo	38	31.67	59	1.55
Bicycle	26	21.67	26	1.00
Kid and calf	5	4.17	9	1.80

It would appear from the above Table that the possession of somewhat costly articles such as bicycle, wrist watch, etc., was not very uncommon among the working class families surveyed. About 32 per cent. of the families were in possession of cows and buffaloes

13.5 Extent of indebtedness

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4
Percentage distribution of families by amount of debt and income classes

Amount of debt	Monthly family income class (Rs.)			
	< 60	60—< 120	120 and above	All
1	2	3	4	5
Less than Rs. 50	16.67	14.29	2.63	8.86
Rs. 50 to less than Rs. 100	—	—	—	—
Rs. 100 to less than Rs. 150	16.67	28.57	15.79	21.52
Rs. 150 to less than Rs. 250	66.66	14.29	5.26	13.92
Rs. 250 to less than Rs. 500	—	25.71	18.43	20.25
Rs. 500 to less than Rs. 1,000.	—	17.14	57.89	35.45
TOTAL	100.00	100.00	100.00	100.00
Total number of families reporting debt	6	35	38	79

Taking all families together, about 9 per cent. families reported debt of 'less than Rs. 50', roughly 22 per cent. of 'Rs. 100 to less than Rs. 150' and about 35 per cent. of 'Rs. 500 to less than Rs. 1,000'.

13.6 Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in Table 13.5.

TABLE 13.5
Distribution of families, loans and amount of loans by purpose

Purpose of loans	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans.
1	2	3	4
(A) On Family Account			
Festival	2.53	2.24	1.71
Marriage	37.97	26.11	40.33
Child-birth	—	—	—
Funeral	2.53	2.99	2.69
Sickness	7.59	15.67	9.36
Education	1.27	0.75	0.31
Unemployment or lay-off	—	—	—
Current deficit	30.38	39.55	15.40
Inherited debt	8.86	6.72	11.00
Others	—	0.75	0.37
TOTAL	91.13	94.78	90.17

TABLE 13.5—*contd.**Distribution of families, loans and amount of loans by purpose*

Purpose of loans	Percentage families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	2	3	4
(B) On Enterprise and Other Purposes Account:			
Building	6.33	3.73	6.66
Purchase of other assets	1.27	0.75	1.84
Cultivation	—	—	—
Other family enterprise	1.27	0.74	1.33
Inherited debt	—	—	—
TOTAL	8.87	5.22	9.83
GRAND TOTAL	100.00	100.00	100.00
ABSOLUTE TOTAL	79	134	32,656

Out of the total of 120 sampled families 79 or about 66 per cent reported debt on the date of survey. About 40 per cent. of the total loans (134) were taken for meeting current deficit and about 26 per cent. for marriage expenses. Of the total amount of loans (Rs. 32,656), about 49 per cent. was taken for meeting marriage expenses and about 15 per cent. for meeting the current deficit. Out of the families reporting debt 91 per cent. had taken loans on 'family account and the rest on enterprise and other purposes account'.

13.7 Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalments for repayment.

TABLE 13.6

Percentage distribution of loans by source, nature of Security, rate of interest and type of instalment for repayment

By Source		By nature of security		By rate of interest		By type of instalment (for repayment of loan)	
Source of loans	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Not reporting	1.49	Not reporting	2.24	Not reporting	3.73	Not reporting	2.24
Provident Fund	6.72	No security	86.56	No interest	23.84	Weekly	1.49
Co-operative Socy.	2.99	Land	0.75	Less than 6%	14.93	Monthly	48.52
Employer	17.16	Ornaments and Jewellery.	2.99	6% to less than 12½%	31.35	Quarterly	3.73
Money lender	30.60	Others	7.46	12½% to less than 25%	7.46	Half yearly	4.48
Shop-keeper	18.65			25% to less than 50%	17.16	Yearly	7.46
Friends and relatives	22.39			50% and above	1.49	Others	32.09
Others	—						
TOTAL	100.00		100.00		100.00		100.00

About 31 per cent., of the loans were taken from money lenders. About 87 per cent. of the total loans were taken against no security. Roughly 24 per cent. of the loans were taken at no interest. The interest at the rate of 25 per cent. to less than 50 per cent. were paid in case of 17 per cent. of the loans. About 49 per cent. of the loans were to be repaid in monthly instalments.

CHAPTER 14

SOME IMPORTANT FINDINGS

14.1 Family characteristics, income and expenditure.—The estimated number of families of industrial workers satisfying the survey definition worked out in Monghyr-Jamalpur centre to about 16 thousand. Of the total families, about 10 per cent. consisted of single-member families, about 6 per cent. of two to three members, about 25 per cent. of four to five members, about 32 per cent., of six to seven members and the remaining about 27 per cent. consisted of more than 7 members. By family type, about 51 per cent. consisted of husband, wife, children and other members. Others in order were those consisting of husband, wife and children (29 per cent.), husband or wife (9 per cent.) unmarried earner and other members, husband and wife, and unmarried earner (roughly 3 per cent.) and the rest (9 per cent.).

The average size of the family was 5.99 persons. Of these, 1.09 were earners, 0.22 earning dependants and 4.68 non-earning dependants. Of the earners, 1.09 were adult men only. About 81 per cent. of the families had one income recipient and about 6 per cent. only two income recipients. On an average, a family had 4.69 dependants living with it and 0.39 dependants living elsewhere.

The average monthly income worked out to Rs. 149.83 per family and Rs. 24.97 per capita. The largest number of families (about 38 per cent. of the total) came within the income class 'Rs. 150 to less than Rs. 210'. The families with an income of 'less than Rs. 30' and 'Rs. 30 to less than Rs. 60' formed about 2 per cent. of the total. Broadly, the income of large-sized families was higher.

Of the average monthly income of Rs. 149.83 per family, income from paid employment accounted for Rs. 136.77 or 91 per cent., income from self-employment for Rs. 4.34 or about 3 per cent., income from 'other sources' such as rent from land, house, pension, cash assistance, gifts, concessions, etc., for Rs. 8.72 or about 6 per cent. Mens' contribution to the average monthly family income from all the three sources was the largest constituting about 98 per cent of the total income.

The average monthly expenditure for current living was Rs. 146.62 per family, Rs. 24.45 per capita and Rs. 30.87 per adult consumption. The average per capita and per adult consumption expenditure generally showed increasing trend with the increasing income barring the income classes, upto 'Rs. 60 to less than Rs. 90'.

Of the average monthly expenditure of Rs. 146.62, consumption expenditure accounted for Rs. 139.32, the rest being accounted for by non-consumption outgo like taxes, interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 91.56 or about 66 per cent. of the total consumption expenditure. The proportion of expenditure on food to total consumption showed small variation from the over all average (about 66 per cent.) with a rise in family income. Broadly as the size of the family increased a larger percentage of families fell in higher expenditure classes.

An analysis of the nutritive contents of the food-stuffs consumed, on an average by a working class family revealed that while the overall nutritive value of the diets was fair, there was need for improvement. In take of mixed cereals instead of rice and increased intake of leafy vegetables, fruits and at least skimmed milk by children and pregnant and nursing women would help to overcome the deficiencies in respect of calcium, vitamin A and vitamin C.

14.2 *Additional aspects of level of living.*—As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Monghyr-Jamalpur about 51* per cent. of all members (aged 5 years and above) were illiterate and about 48* per cent. had received education upto or below middle standard. During the period of survey about 24 per cent. of family members (aged 5 years and above) were receiving education. Among children (5—14 years of age) this percentage was 57. Reasons for not receiving education in case of children were mainly financial difficulties and lack of interest, while for adult members, the main reason was reported to be financial difficulties.

Fever was the main sickness reported. Allopathic treatment in cases of sickness was the most popular among the families.

A majority of the working class families were living in Chawls/bustees. About 72 per cent. of the families were living in self-owned houses. The accommodation occupied by them generally consisted of one living room with no provision for store-room, bath and latrine. In most of the cases the sources of water supply were wells (with or without hand pumps) and taps provided outside the dwellings. Important places usually visited by the working class families for their essential needs and amenities, *e.g.*, cinema house, railway station, bus stop and post office were situated at a distance of 2 miles and above from their dwellings.

A majority of the employee-members of the sampled families were in permanent employment in factories. About 55 per cent. of the employee members had a length of service of 10 years or more, in the same establishment. About 88 per cent. of the employees were being paid monthly.

The average amount of savings and assets per reporting family on the date of survey worked out to Rs. 499 and Rs. 1,295 respectively. Savings formed about 28 per cent. and assets about 72 per cent. of the total amount of savings and assets. Roughly 54 per cent. of the families reported savings and assets of Rs. 500 to less than Rs. 2,500.

About 66 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly taken on 'family account'. The average debt per indebted family came to Rs. 413.

*Estimated figure.

APPENDIX I

List of Centres covered under Family Living Surveys among industrial workers, during 1958-59

A. Factory Centres:

1. Digboi
2. Janashedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madura
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambhalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye
27. Amritsar
28. Yamunanagar
29. Jaipur
30. Ajmer

31. Delhi

32. Srinagar

B. Mining Centres.

33. Jharia

34. Kodarma

35. Noamundi

36. Balaghat

37. Gudur

38. Barbil

39. Raniganj

40. Kolar Gold Field

C. Plantation Centres.

41. Labac

42. Rangapara

43. Mariani

44. Doom Dooma

45. Coonoor

46. Darjeeling

47. Jalpaiguri

48. Chikmagalur

49. Ammathi

50. Mundakkayam

APPENDIX II

Average monthly expenditure-item-wise per family

Item	Single member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
<i>Food beverages, etc.</i>				
<i>cereals and cereal products—</i>				
Paddy	—	—	4	0.49
Rice	27	4.26	446	36.41
Wheat	16	1.67	319	10.75
Wheat atta	11	1.28	133	3.19
Bajra	—	—	1	0.01
Maize	2	0.14	44	0.72
Maize atta	—	—	5	0.05
Barley	1	0.05	26	0.19
Barley atta	—	—	6	0.03
Pea	—	—	8	0.03
Gram	6	0.21	231	3.21
Gram atta	—	—	18	0.26
Small millet	—	—	1	0.00
Sattu	7	0.20	33	0.18
Chira, muri, khol, lawa	4	0.09	41	0.16
Maida	—	—	4	0.00
Suji, rawa	3	0.03	21	0.0
Sewai	—	—	5	0.02
Cake, pastry	—	—	2	0.01
Biscuit	—	—	3	0.01
Grinding charges, etc.	16	0.09	227	0.27
Sub-total : Cereals and products	29	8.02	455	56.13
<i>pulses and pulse products—</i>				
Arhar	18	0.80	263	2.22
Gram	5	0.07	196	2.29
Moong	2	0.22	16	0.09
Masur	4	0.11	88	0.66
Urd	1	0.14	81	0.33
Khesari	—	—	6	0.12
Pea	1	0.00	83	0.66
Other pulses	3	0.15	61	0.39
Pulse products	3	0.00	22	0.06
Sub-total : Pulses and products	26	1.39	444	7.59

APPENDIX II- *contd.**Average monthly expenditure-item-wise per family*

Items	Single member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
Oil-seeds, oil and fats—				
Mustard oil	25	0.51	449	2.74
Coconut oil	—	—	1	0.00
Vanaspati	1	0.02	51	0.26
Sub-total : Oil-seeds, oils and fats	25	0.53	449	3.00
Meat, fish and eggs—				
Goat-meat	9	0.36	179	1.42
Beef	—	—	7	0.04
Mutton	—	—	1	0.00
Pork	—	—	1	0.00
Fresh fish	7	0.22	150	0.68
Egg-hen	1	0.05	23	0.11
Sub-total : meat, fish and eggs	12	0.63	238	2.25
Milk and milk products—				
Milk-cow	14	2.10	232	6.12
Milk-buffalo	3	0.24	45	0.94
Curd	4	0.12	42	0.14
Khoa	—	—	1	0.00
Ghee-cow	3	0.29	22	0.24
Ghee-buffalo	7	0.35	134	1.32
Butter	—	—	2	0.05
Powdered milk	—	—	2	0.03
Other milk and products	—	—	3	0.03
Sub-total : milk and products	22	3.11	351	8.87
Condiments and spices—				
Salt	27	0.04	453	0.26
Tumeric	2	0.01	100	0.05
Chilly-green	—	—	2	0.00
Chilly-dry	3	0.03	97	0.19
Onion	13	0.09	182	0.23
Garlic	—	—	56	0.03
Coriander	2	0.01	77	0.05
Ginger	—	—	4	0.00
Pepper	—	—	48	0.04
Methi	—	—	2	0.00
Jira	1	—	48	0.00
Clove	1	—	6	1.74
Elaichi	—	—	2	0.00
Mixed spices	25	0.45	416	0.00
Other spices, etc.	—	—	1	—
Sub-total : Condiments and spices	27	0.63	453	2.68
Vegetables and vegetable products—				
Potato	20	0.47	347	1.66
Muli, turnip, radish	1	0.02	19	0.01
Carrot, beet	—	—	7	0.00
Arum	—	—	10	0.02
Other root vegetables	4	0.02	64	0.10
Brinjal	7	0.06	147	0.41
Cauli flower	1	0.01	41	0.07
Cabbage	2	0.04	25	0.03
Jack fruit	—	—	8	0.01
Ladies finger	6	0.09	45	0.10
Tomato	5	0.03	73	0.09
Pumpkin	1	0.01	28	0.04
Courd	—	—	3	0.00
Karela	3	0.04	85	0.31

APPENDIX II—*contd.**Average monthly expenditure-item-wise per family—contd.*

Items	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
Bean	—	—	35	0·09
Pea	—	—	4	0·00
Other vegetables	23	0·30	343	1·63
Palak	1	—	29	0·02
Amaranth chalai	—	—	10	0·01
Other leafy vegetables	2	0·01	85	0·08
Pickles, preservatives	—	—	2	0·00
Other vegetable products	—	—	21	0·04
Sub-total—vegetables and products	27	1·10	452	4·72
<i>Fruits and fruit Products—</i>				
Banana, plantain	5	0·08	49	0·13
Orange	2	0·07	36	0·13
Lemon	4	0·07	35	0·11
Mango	4	0·10	38	0·35
Jack fruit	—	—	1	0·00
Pine apple	1	0·02	3	0·01
Water melon	—	—	2	0·00
Coconut	—	—	10	0·06
Cashew nut	—	—	1	0·02
Apple	3	0·12	10	0·04
Kharbooza	—	—	3	0·01
Dried fruits	1	0·39	21	0·12
Other fruits	2	0·02	54	0·11
Sub-total—fruits and products	15	0·87	155	1·09
<i>Sugar, honey, etc.—</i>				
Sugar-crystal	22	0·29	308	1·03
Gur	5	0·07	153	0·32

APPENDIX II—*contd.**Average monthly expenditure-item-wise per family—contd.*

Items	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families	Number of reporting families	Average expenditure per family of all families
		(Rs.)		(Rs.)
1	2	3	4	5
Honey	—	—	2	0-01
Sugar Candy	1	—	27	0-03
Others	—	—	2	0-00
Sub-total—sugar, honey, . . etc.	25	0-36	385	1-39
<i>Pan, supari, etc.—</i>				
Pan leaf	1	0-01	21	0-08
Pan finished	43	0-96	183	0-89
Supari	2	0-02	28	0-05
Lime	5	0-01	20	0-00
Katha	1	0-01	19	0-03
Sub-total—pan, supari, etc. . . .	43	1-01	362	1-05
<i>Tobacco and tobacco products—</i>				
Bidi	28	0-94	328	1-47
Cigarette	7	0-29	84	0-43
Zarda, kimam, surti	1	0-01	15	0-03
Smoking tobacco	—	—	12	0-04
Leaf tobacco	8	0-21	58	0-14
Hukka tobacco prepared	—	—	123	0-31
Sub-total—tobacco and products .	38	1-45	408	2-42
<i>Alcoholic, beverages and intoxicants—</i>				
Toddy, neera	1	0-17	19	0-22
Country liquor	3	0-21	40	0-35
Ganja	2	0-18	22	0-14
Bhang	—	—	2	0-00
Beer	1	0-33	2	0-03
Sub-total—alcoholic beverages, etc.	6	0-89	70	0-74

APPENDIX II—*contd.**Average monthly expenditure item-wise per family—contd.*

Items	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
<i>Non-alcoholic beverages—</i>				
Tea-leaf	5	0.05	116	0.23
Sub-total—non-alcoholic beverages.	5	0.05	116	0.23
<i>Prepared meals, etc.—</i>				
Meals	29	10.29	54	1.27
Snack-saltish	13	0.36	89	0.25
Hot drink-tea	31	0.94	305	1.04
Snack-sweet	24	1.17	248	1.03
Ice cream, fruit salad	—	—	1	0.00
Sugar cane juice	—	—	15	0.01
Cold drink	—	—	1	0.01
Others	—	—	1	0.00
Sub-total—prepared meals, etc. .	48	12.76	404	3.61
Total—Food	—	29.44	—	91.56
Total—tobacco, pan, supari and intoxicants.	—	3.35	—	4.21
<i>Fuel and light—</i>				
Fire wood and chips	26	1.38	377	4.43
Coal and coke	3	0.06	134	0.81
Saw dust	—	—	1	0.00
Kerosene oil-fuel	4	0.03	122	0.09
Kerosene oil-lighting	35	0.48	450	1.36
Electricity-lighting	3	0.01	9	0.02
Dung cake	8	0.09	264	0.85
Electric bulb	—	—	1	0.00
Match box	44	0.18	465	0.32

APPENDIX II—contd.

Average monthly expenditure-item-wise per family—contd.

Items	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families	Number of reporting families	Average expenditure per family of all families
		(Rs.)		(Rs.)
1	2	3	4	5
Other lighting oil	—	—	19	0.04
Total—fuel and light	49	2.23	476	7.92
<i>Housing.</i>				
Rent for housing, etc.—				
Residential house rent	37	3.68	92	1.17
House rent, owned/free	12	0.46	381	6.57
Rent for hotel lodging	1	0.16	1	0.02
Sub-total—rent for housing etc. .	50	4.30	473	7.76
<i>House repairs and up keep—</i>				
Repairs	—	—	7	0.14
White washing	—	—	4	0.02
Sub-total—house repairs and up keep.	—	—	11	0.16
<i>Furniture and furnishings—</i>				
Bedstead, cot	—	—	2	0.01
Mat, mattress, durrie	—	—	4	0.04
Table cloth	—	—	1	0.00
Others	—	—	1	0.02
Sub-total—furniture and furnishings.	—	—	8	0.07
<i>Household appliances, etc.—</i>				
Box, trunk	—	—	1	0.02
Suit case, attache case	—	—	1	0.00
Utensil—earthenware	—	—	122	0.17
Utensil—iron	—	—	2	0.01
Utensil—aluminium	—	—	8	0.06
Utensil—brass	—	—	3	0.11
Utensil—others	—	—	2	0.02

APPENDIX II—contd.

Average monthly expenditure-item-wise per family—contd.

Items	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
Glass ware	—	—	6	0-01
China ware	—	—	1	0-01
Bucket	—	—	9	0-05
Broom	1	—	62	0-04
Lock	—	—	1	0-00
Rope, string	—	—	6	0-01
Cutlery	1	0-01	2	0-00
Sub-total—household appliances, etc.	2	0-01	171	0-51
<i>House hold services—</i>				
Servant	—	—	6	0-01
Domestic servant, ayah	1	0-13	26	0-29
Cook	1	0-05	6	0-03
Sweeper	3	0-04	39	0-05
Others	—	—	14	0-13
Sub-total—household services	4	0-22	48	0-51
Total—housing	50	4-53	475	9-01
<i>Clothing, bedding, footwear, etc.,</i>				
<i>Readymade clothing—</i>				
Dhoti	7	1-22	98	1-33
Lungi	—	—	4	6-01
Pyjama	—	—	1	0-00
Trousers	—	—	1	0-02
Half pants	—	—	6	6-05
Vest	2	0-08	3	0-01
Bush-shirt	—	—	3	0-02

APPENDIX II—contd.

Average monthly expenditure item-wise per family—contd.

Items	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families	Number of reporting families	Average expenditure per family of all families
		(Rs.)		(Rs.)
1	2	3	4	5
Shirt, Kamij, Kurta	—	—	3	0-07
Ganji, banian	3	0-08	24	0-10
Sari	1	0-27	142	3-45
Blouse, choli	—	—	4	0-04
Petticoat	—	—	2	0-02
Dopatta, urani	—	—	1	0-00
Frock	—	—	7	0-04
Under garment	—	—	3	0-00
Chaddar, angabastam	1	0-14	12	0-17
Gamcha	2	0-06	3	0-01
Sweater, pullover	—	—	2	0-09
Longcloth	—	—	1	0-00
Other cloth	—	—	1	0-01
Sub-total—ready-made clothing	11	1-85	204	5-94
<i>Non-ready-made clothing—</i>				
Dhoti	1	0-01	1	0-00
Pyjama	1	0-06	13	0-09
Trousers	—	—	5	0-08
Half pants	—	—	3	0-03
Bush-shirt	—	—	3	0-06
Shirt, kamij, kurta	7	0-74	43	0-63
Coat, overcoat	—	—	1	0-13
Ganji, banian	—	—	3	0-01
Blouse, choli	1	0-06	13	0-07
Petticoat	—	—	5	0-06

APPENDIX II—contd.

Average monthly expenditure-item-wise per family—contd.

Items	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families	Number of reporting families	Average expenditure per family of all families
		(Rs.)		(Rs.)
1	2	3	4	5
Salwar	—	—	7	0·04
Frock	—	—	12	0·12
Undergarment	1	0·02	1	0·00
Longcloth	2	0·11	46	0·45
Mulmul	—	—	3	0·05
Satin	1	0·07	8	0·11
Poplin	1	0·11	30	0·64
Other shirting, etc.	—	—	4	0·04
Other cloth	1	0·48	17	0·25
Other clothing (misc.)	—	—	1	0·04
Sub-total—non-ready-made clothing .	13	1·66	148	2·87
<i>Headwear—</i>				
Cap	—	—	3	0·00
Sub-total—headwear	—	—	3	0·00
<i>Bedding—</i>				
Bed sheet	—	—	2	0·01
Pillow	—	—	1	0·00
Blanket, rug	—	—	2	0·09
Pillow case	—	—	2	0·00
Sub-total—bedding	—	—	6	0·10
<i>Footwear—</i>				
Shoe	3	0·47	23	0·50
Sandal	—	—	4	0·04
Chappel	—	—	4	0·06
Boot	—	—	1	0·00
Slipper	—	—	1	0·01

APPENDIX II—contd.

Average monthly expenditure-item-wise per family—contd.

Items	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
Socks	1	0.02	7	0.1
Sub-total—footwear	3	0.49	30	0.62
<i>Miscellaneous—</i>				
Laundry	3	0.05	5	0.04
Washerman	28	0.48	276	0.79
Washing soap	38	0.53	428	0.90
Soda	5	0.04	290	0.28
Soapchip and powder	—	—	1	0.00
Tailoring, mending and darning	11	0.48	108	0.44
Repair, etc. (footwear)	2	0.01	24	0.03
Repair, etc. (headwear)	—	—	1	0.00
Sub-total—miscellaneous	53	1.59	480	2.48
Total—Clothing, bedding, etc.,	53	5.59	480	12.01
<i>Miscellaneous</i>				
<i>Medical care—</i>				
Doctor's fee	—	—	31	0.54
Medicine	9	2.91	148	4.01
X-ray	—	—	1	0.08
Testing charges	—	—	1	0.06
E. S. I. premium	11	0.70	86	0.79
Health service contribution	—	—	1	0.00
Others	—	—	1	0.03
Sub-total:—medical care	16	3.61	204	5.51
<i>Personal care—</i>				
Hair oil	48	0.63	459	1.14
Hair lotion	—	—	1	0.00
Barber	44	0.44	422	0.67

APPENDIX II—contd.

Average monthly expenditure-item wise per family II—contd.

Items	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
Snow, face cream, etc.. . . .	—	—	3	0·01
Toilet soap	19	0·21	174	0·22
Soap nut	—	—	2	0·00
Comb, hair brush	—	—	5	0·01
Mirror	—	—	2	0·00
Face powder	—	—	3	0·01
Tooth paste	2	0·06	11	0·03
Tooth brush	—	—	2	0·00
Noem and similar stick	27	0·04	156	0·05
Blade	3	0·01	18	0·01
Shaving soap	1	0·01	2	0·00
Razor	—	—	1	0·00
Sub-total—personal care . . .	53	1·40	477	2·15
<i>Education and reading —</i>				
School and college fees	2	0·15	105	1·11
Books-school	1	0·27	36	0·30
Books-general	3	0·03	8	0·04
Hostel charges	—	—	3	0·10
Stationery all kinds	—	—	41	0·09
Private tuition	2	0·67	85	1·39
Newspaper	1	0·02	11	0·04
Library charges	1	0·01	15	0·01
Others	—	—	17	0·06
Sub-total—education and reading	7	1·15	202	3·41

APPENDIX-II—*contd.**Average monthly expenditure-item-wise per family—contd.*

Items	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families	Number of reporting families	Average expenditure per family of all families
		(Rs.)		(Rs.)
1	2	3	4	5
<i>Recreation and amusement—</i>				
Cinema	19	0.65	142	0.56
Pet animal purchase	—	—	4	0.02
Theatre	1	0.05	2	0.01
Mela and fair	2	0.04	14	0.05
Club fees, etc.	—	—	1	0.00
Sub-total—recreation and amusement.	21	0.74	155	0.64
<i>Transport and communication—</i>				
Rail	24	1.61	79	0.87
Bus	17	0.63	79	0.29
Tram	—	—	1	0.00
Rickshaw	7	0.25	66	0.28
Water transport	4	0.01	10	0.01
Repair charges	—	—	1	0.00
Postage	15	0.15	55	0.03
Sub-total—transport and communication.	44	2.65	206	1.48
<i>Subscription, etc.—</i>				
Trade union	9	0.14	60	0.13
Religious	6	0.11	55	0.10
Gift and charity	11	0.11	136	0.77
Other ceremonies	—	—	4	0.14
Others	—	—	2	0.06
Sub-total—subscription, etc.	23	0.36	225	1.20

APPENDIX-II—contd.

Average monthly expenditure-item-wise per family—contd.

Items	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	
<i>Personal effects and others miscellaneous expenses—</i>				
Ornament—glass	—	—	9	0-03
Ornament—others	—	—	1	0-00
Watch	—	—	1	0-09
Fountain pen	1	0-02	13	0-02
Umbrella	—	—	7	0-11
Other personal effects	—	—	2	0-01
Repair and maintenance	—	—	2	0-00
Other pocket expenses	1	0-05	14	0-16
Other misc. expenses	—	—	4	0-07
Sub-total—personal effects, etc.	2	0-07	49	0-49
Total miscellaneous	—	9-98	—	14-61
TOTAL—CONSUMPTION EXPENDITURE	—	55-12	—	139-32
<i>(B) Non-consumption expenditure—</i>				
<i>Taxes, etc.</i>				
Income-tax	—	—	2	0-02
Municipal tax	—	—	10	0-12
Chowkidari tax	—	—	2	0-01
Others	—	—	1	0-04
Sub-total—taxes, etc.	—	—	15	0-19
<i>Interest, litigation, etc.—</i>				
Interest paid on loan	4	0-73	99	1-70
Litigation expenses	—	—	7	0-14
Remittance to dependants	50	44-21	65	5-27
Sub-total—interest, litigation, etc	51	44-94	161	7-11

APPENDIX-II--concl'd.

Average monthly expenditure-item-wise per family—contd.

Items	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
<i>Savings and investments—</i>				
Ornaments gold	—	—	1	0.02
Life insurance premium	2	0.23	25	0.42
P. F. contribution	35	5.10	393	7.69
Postal savings	1	0.28	25	0.98
Loan advanced	—	—	5	0.16
Others	20	2.68	205	4.88
Sub-total—savings and investments	40	8.29	430	14.16
<i>Debts repaid—</i>				
Debts repaid	15	5.94	219	9.39
Sub-total—debts repaid	15	5.94	219.	9.39
TOTAL—NON-CONSUMPTION EXPENDITURE	—	59.17	—	30.85
SUMMARY				
<i>(A) Consumption expenditure—</i>				
Food	—	29.44	—	91.86
Tobacco, pan, supari and intoxicants	—	3.35	—	4.21
Fuel and light	49	2.23	476	7.92
Housing	50	4.53	475	9.01
Clothing, bedding, etc.	53	5.50	480	12.01
Miscellaneous	—	9.98	—	14.61
Total	—	55.12	—	139.32
<i>(B) Non-consumption expenditure—</i>				
Taxes, interest and litigation	—	0.73	—	2.08
Remittance to dependants	50	44.21	65	5.27
Savings and investments	40	8.29	430	14.16
Debts repaid	15	5.94	219	9.39
Total	—	59.17	—	30.85

